

Long-Term Care Insurance

KENTUCKY DEPARTMENT OF INSURANCE

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INTRODUCTION

Planning for future long-term care needs is a very personal decision.

The purchase of long-term care insurance may be part of that equation for some people, while others may be able to make other arrangements if future assistance is needed.

Consumers who plan to buy long-term care insurance face many decisions ranging from when to buy to what benefits and options are most important.

This guide provides an overall look at long-term care, including costs and options, detailed information about long-term care insurance, tips and information on purchasing a policy, resources, a glossary of terms, and a policy comparison chart with information provided by the companies selling this product in Kentucky.

The Kentucky Department of Insurance provides this free consumer guide to those interested in learning more about this important topic. We do not endorse any product or company and have attempted to provide an objective look at the issue to assist in the decision-making process.

Disclaimer: The Kentucky Department of Insurance compiled this information from rates quoted by the companies. The companies are responsible for accuracy. Please be aware that rates are subject to change. You may consider contacting the company or a local insurance agent to verify rates. You can get the most up-to-date rates by going online at: <http://insurance.ky.gov/>.

PART ONE – LONG-TERM CARE

What is long-term care?

People with a prolonged illness, a disability or a cognitive impairment like Alzheimer's disease may need long-term care services. Long-term care services refer to a wide range of medical and/or personal services for people who need assistance with activities of daily living – getting in and out of bed, going to the toilet, bathing, dressing, continence, transferring and eating – or medical care due to functional limitations, chronic health conditions or cognitive impairment.

Someone with a physical illness or disability often needs hands-on or standby assistance with activities of daily living. Someone with a cognitive impairment normally needs supervision, protection or verbal reminders to do everyday activities.

Long-term care is not always administered in a nursing home. Long-term care services might include skilled, intermediate or personal nursing care, home health care, adult day care, respite care, assisted living, hospice care, rehabilitation or assistance with activities of daily living.

What are my chances of needing long-term care?

People need long-term care if they can no longer perform the activities of daily living or if they have a cognitive impairment. More details about the activities of daily living, as specified by federal law, can be found under benefit triggers on page 16.

Many people needing long-term care are elderly, but illness or an accident can result in a person of any age needing this type of assistance. A person can need long-term care for a few months, years or for the rest of his or her life.

Maybe you will be lucky and never need assistance. But the longer you live, the greater your chance of needing some form of long-term care.

Definitions for some of the words used in this guide are available in the glossary beginning on page 28. Be aware, companies can define similar terms differently. The definitions page in your policy is the final authority regarding your coverage.

Checklist of health and wealth

Decisions to purchase long-term care insurance should be based on a number of factors. If you check any of the following boxes, your chances of needing long-term care might be higher than some individuals.

Risk factors for needing long-term care

Life expectancy: Does longevity run in your family? The longer you live, the more likely it is that you will need long-term care. If your family members have lived into their 80s or older, there's a good chance you'll need long-term care.

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Gender: Are you female? Statistics suggest if you are a female, your life expectancy is longer, and therefore your chances of needing long-term care are greater.

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Married or single: Are you single? If you are married and have adult children, you may be more likely to receive informal care at home.

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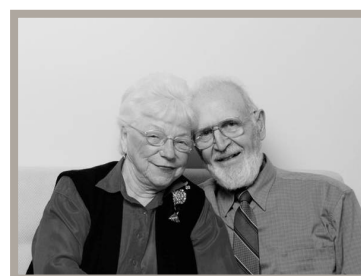
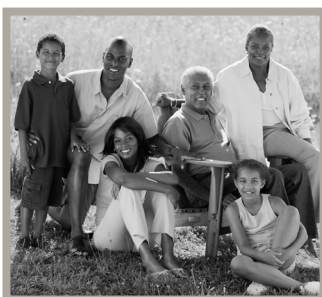
Health factors: Do you smoke or have other health conditions? If you are a smoker or have other health conditions that could result in serious health problems in the future, your chances for needing long-term care are increased.

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Family history: Have family members been diagnosed with dementia or Alzheimer's? If so, your chances of needing long-term care may be increased.

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In addition to these risk factors, you also will need to consider your income and assets. Do you have expendable income? It is not advisable to purchase long term care insurance if you cannot afford to pay the premiums and you have limited assets.



Growing Old, Baby Boomer Style

With the first baby boomers turning 60, they may begin developing health problems. Boomers are expected to live longer than any previous generation of Americans. Industry experts note that this will have an impact on the long-term care industry. The likelihood of needing long-term care services increases as we age and more Americans than ever before will be facing this dilemma at the same time.

Where is long-term care provided?

Many people equate long-term care with a stay in a nursing home, but for planning purposes it is important to understand that most long-term care is provided at home or in assisted living facilities, personal care facilities, continuing care retirement communities or adult day care centers. Another important point: the cost of in-home and alternative care can be just as hard to afford as nursing home care.

How much does long-term care cost?

Nursing home cost - According to the insurance industry, the national average cost for nursing home care in 2007 was \$181 for a semi-private room and \$205 for a private room. In 2007, the average nursing home cost in Kentucky was \$162.88 per day for semi-private room and \$179.70 for a private room.

Home health care cost - According to the insurance industry, Kentucky's average cost for a home health aide in 2007 was \$28.14 per hour. The average cost in Kentucky for homemaker services in 2007 was \$15.21 per hour.

Assisted living cost - According to the insurance industry, the 2007 average monthly cost for assisted living facilities in Kentucky was \$2,697.12. The national average cost for assisted living facilities in 2007 was \$2,714 per month.

Who pays for long-term care?

When Medicaid pays

Medicaid pays for long-term care when you no longer have financial resources to pay your own bills. To become eligible for Medicaid, you will likely have to "spend down" your assets. That means you pay your own bills until your assets fall below a certain level, then Medicaid takes over.

Medicaid only covers the cost of care in Medicaid-approved nursing homes. Even facilities that accept Medicaid clients do not have to accept new residents once the required percentage of Medicaid beds is filled. The necessity of locating a facility with an open Medicaid bed could mean that you may not be able to choose the facility or area you would prefer. In some situations, Medicaid will pay for home health care.

Medicaid covers the cost for about half of those receiving nursing home care. But when does Medicaid begin? Single people and married couples must follow different rules to qualify. Here we describe these complicated situations in a very simplified way.

Rules for a married couple - Spouse at home keeps the house and its furnishings, one car, up to \$2,712 in monthly income and half of all joint assets (up to \$104,400). Anything over that amount must be spent before you can qualify for Medicaid.

The spouse in the nursing home uses his/her income to pay long-term care bills until those assets are less than \$2,000. At that point, Medicaid begins paying long-term care expenses.

Rules for a single person - Certain assets are protected. In general, the home is a protected asset for six months. However, if the home is valued at \$500,000 or above, the person is not eligible for Medicaid. Other assets include one car, personal belongings, \$1,500 cash value in a life insurance policy, a burial plot and a few other exceptions. The single person must use savings, investments, insurance and income to pay long-term care bills until money from those sources is below \$2,000. That is when Medicaid begins paying long-term care expenses.

After six months, Medicaid may count the house as an asset and can require that it be sold to pay long-term care expenses. Once the cash from selling the house is gone, Medicaid will once again pay long-term care expenses.

The figures above are effective for 2008. These figures can change over time.

Using the value of your home

Some people decide to pay for their long-term care by using the value of their homes. Borrowing money against the equity in your home is one option you may have for covering the premiums for long-term care insurance or nursing home expenses. However, this is practical only if your home is fully or almost paid for and has a high monetary value.



A reverse mortgage is another option that also allows you to borrow against the equity in your home. But unlike other home equity loans, you don't have to pay back this type of loan until the last surviving borrower dies, sells the home or permanently moves out. The amount owed cannot exceed the value of the home at the time of repayment.

Reverse mortgages can be especially valuable for people who have little cash income, but a fair amount of equity in their homes, and who want to stay in their homes. There are, however, many risks with a reverse mortgage, including the loss of all equity in your home.

Call a financial adviser for more information about these options.

Paying with your own resources

You may be financially able to cover the costs of long-term care yourself from savings, pensions and other retirement accounts. If you're uncertain about your ability to afford long-term care, you might wish to talk to a financial adviser about estate planning.

Paying out-of-pocket might make sense for people who have sizable assets – enough to afford the cost of a long-term stay in a nursing home. If you can afford to pay for long-term care today, will you be able to afford it in the future? You may want to determine whether long-term care expenses will eventually outpace your income.

Long-term care insurance

If you are unable to care for yourself because of a prolonged illness, cognitive impairment or disability, long-term care insurance may help pay for a stay in a nursing home or other services such as adult day care, assisted living and home health care.

For more information on long-term care insurance and whether it's right for you, turn to Part 2 of this guide.



Military veterans and long-term care

The Department of Veterans Affairs (VA) offers geriatric and extended care services to veterans enrolled in its health care system.

For more information, call 877-222-VETS (877-222-8387). You can access additional information online by visiting <http://veterans.ky.gov>.

Federal Long Term Care Insurance Program

You may be among the millions of people who are eligible to apply for the Federal Long Term Care Insurance Program. The Long Term Care Security Act of 2000 made about 20 million people eligible to apply, including federal and postal employees and annuitants, active and retired members of the uniformed services and their qualified relatives.

For more information, call 800-LTC-FEDS (800-582-3337). The TTY line for the deaf/hearing impaired is 800-843-3557. Or you can go online to the program site at <http://www.ltcfeds.com>.

Using life insurance or annuities to fund care

Another way to pay for long-term care expenses is by purchasing a rider on a life insurance policy or annuity contract.

If the rider is attached to a life insurance policy, it may pay for long-term care costs but will reduce the death benefit by an equal amount. For example, if the death benefit on the policy is \$100,000 and the long-term care costs total \$70,000, the amount to be paid out upon your death will be reduced to \$30,000.

Keep in mind that not all long-term care expenses may be paid under the terms of the rider. In addition, the cost of the rider will be added to your premium for the life insurance policy. The cost is particularly important if you have a universal life or variable life policy. Always review your annual statements to be sure you are properly funding your life insurance policy.

If your annuity contract has a rider for long-term care, you can use the value of your annuity to pay for long-term care without paying surrender charges. Some companies charge extra for this rider.

If you have any questions about long-term care riders, life insurance or annuities, please contact the Department of Insurance at 800-595-6053.

Limited coverage provided by Medicare

It is important to know that Medicare and regular health insurance do not cover long-term care. Medicare will cover only a short stay in a nursing home for skilled care, subject to Medicare requirements. Skilled care is given by registered nurses and other highly trained health care professionals.

For example, when specific conditions are met, including a prior three-day stay, Medicare fully covers a stay of 20 days in a nursing home, but only when you need skilled nursing care. After the first 20 days, Medicare pays for only a portion of the skilled nursing care bill for another 80 days. After that, Medicare pays nothing.

Medicare pays only a small percentage of the nation's total nursing home bill. It does not pay for personal/custodial or intermediate care, which is the type of care you may need.

Keep in mind, however, that even with long-term care insurance, you will need Medicare and/or private health insurance because long-term care insurance usually will not pay other medical or hospital expenses.

Short-term nursing home policies

Short-term nursing home policies provide benefits for less than 12 months and do not have to meet the same requirements as long-term care insurance. A policy must provide benefits for at least one year in order to qualify as a long-term care policy.

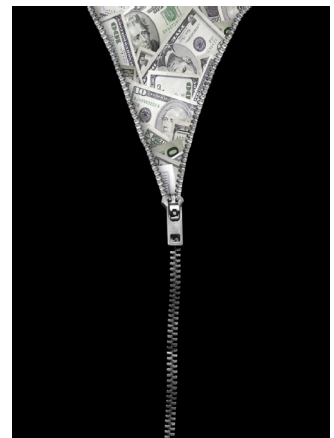
Long-Term Care Insurance Partnership Program

The Partnership program is designed to provide incentives for people to take personal responsibility for their own care by purchasing long-term care insurance. The program was designed to reduce Medicaid costs for nursing home care. In addition, it encourages Kentuckians to purchase long-term care in order to protect some or all of their assets by providing exemptions from the Medicaid spend down requirements.

Consumers who purchase and utilize benefits from a long-term care insurance partnership policy will be exempt from Medicaid spend down requirements equal to the amount of benefits paid by the long-term care partnership insurance policy. For example, if your long-term care partnership policy paid \$200,000 in benefits, then \$200,000 of your assets would be exempted from Medicaid spend down requirements.

This program will help Kentuckians financially prepare for the possibility of needing long-term care services such as nursing home care, home health care or assisted living facility care. You will be able to purchase this product from any insurance company who chooses to offer a long-term care partnership policy once the program goes into effect.

Will my assets be exempt for Medicaid spend down requirements if I already have a long-term care policy? Only the policies issued after a certain date can be considered partnership policies (this date has not yet been established). That date cannot be before The Centers for Medicare and Medicaid Services approves Kentucky's state plan amendment. Not all long-term care policies issued after the date the partnership program goes into effect will be considered partnership policies.



Partnership policies will also have to meet certain requirements under federal law. If your current long-term care company offers partnership policies, then you might be permitted a period of time to exchange your current long-term care policy for a Partnership policy with the same company.

What happens if I purchase a long-term care partnership policy and move to another state? If you move to another state that participates in the partnership program and they also accept the reciprocal agreement, then you could get credit from that state's Medicaid spend down requirements. Your policy would still have value even if you do not qualify for a partnership policy. If you move to a state that does not participate in the partnership program or does not accept the reciprocal agreement, then you would not be given credit towards that state's Medicaid spend down requirements. You might want to take that into consideration before moving to another state.



PART TWO – LONG-TERM CARE INSURANCE

Long-term care insurance can be purchased to:

- Protect you and your family from the high cost associated with a chronic condition requiring long-term care,
- Preserve your assets for your heirs, and
- Allow you to pay your own way, giving you more independence and flexibility.

Over time, long-term care coverage has evolved to provide more than nursing-home-only coverage. Assisted living, adult daycare and home health care are other options on most long-term care policies.

Is long-term care insurance right for you?

Answering the following questions will help you decide whether long-term care insurance is right for you.

1. Medicaid: Do you now receive Medicaid or Supplemental Security Income? If yes, you do not need long-term care insurance. If no, you will need a supportive family or a good insurance policy. For more information about Medicaid, see pages 4-5. If your circumstances change, you may need long-term care insurance.

2. Family support: Would relatives or friends be willing and able to take care of you if you needed continual help for an extended period of time with such things as eating, bathing, dressing, toileting, continence or transferring? If yes, you might not need long-term care insurance. Keep in mind the health status of your family and friends, as well as job or child care responsibilities, could impact their ability to provide the needed care in the future. If no, you may need long-term care insurance.



3. Income: Is your income enough to cover the costs of long-term care services now and in the future? If yes, you might not need long-term care insurance. If no, you may want to consider long-term care insurance.

4. Income/savings: Can you afford to pay \$100-\$200 (and even more the older you are) from your income or savings every month for insurance premiums? If no, you might not be able to afford long-term care insurance. Could you afford the premium if it increased in the future?

If you do decide to buy insurance, you will need enough income to have the ability to keep the policy in force. You need to be sure you can afford your premiums, even after retirement, and still have a cushion for unexpected expenses or premium increases.

Why should I consider long-term care now?

Taking a realistic look at your resources – both financial and personal – can help you develop a plan that will give you more options and control over when and where you will receive long-term care if you need it. Health issues could make you ineligible to purchase long-term care insurance at a later date.

There are no guarantees, but planning gives you a better chance of:

- Staying independent,
- Protecting your family from the personal and financial costs of long-term care, and
- Preserving your assets – property, money and other valuables.

You might want to consider long-term care if:

- You have significant assets and income,
- You want to protect those assets,
- You can pay the premiums including any rate increases without difficulty,
- You want flexibility in choosing care, or
- You don't want to depend on others.



It is not recommended to purchase long-term care insurance if:

- You cannot afford the premium,
- You are on Medicaid,
- You can barely afford to pay your other expenses,
- You have limited assets, or
- Your only source of income is Social Security.

To help you in this planning process, this guide includes a personal and financial self-assessment worksheet. (See page 34.)

Making the long-term care insurance decision

So how do you make the decision? Here are some suggestions:

- Take your time. Educate yourself on the issues (this guide is a good place to start).
- Enlist the aid of others – trusted family members and professionals, including your agent, financial planner, attorney, accountant or tax specialist.
- Don't make your decision until you have a complete understanding of the benefits, costs and consequences from a variety of perspectives.

To start the decision-making process, fill out the personal and financial self-assessment on page 34.

How long-term care insurance works

Long-term care insurance policies are not standardized like Medicare supplement insurance. Companies sell policies that combine benefits and coverage in different ways. It is important that you read and understand your policy.

Insurance companies that sell long-term care insurance generally pay benefits using one of three different methods:

- 1. Expense incurred method** – First the company decides if the policyholder is eligible for benefits and if the services received are covered by the policy. Expenses up to the dollar limit of the policy will be covered with payment going to either the policyholder or the provider. This benefit will be the lesser of the actual charge or the specified amount in the policy.
- 2. Indemnity method** – The benefit is a set dollar amount. The benefit is not based on specific services received or expenses incurred. The company decides if the policyholder is eligible and if the services received are covered. The money is paid directly to the policyholder up to the limit of the policy.
- 3. Disability method** – The policyholder must meet the benefit eligibility requirements. The policyholder will receive payments even if no services are received.

Pooled or shared benefits

The word “pooled” is used in a couple of ways regarding long-term care insurance.

Pooled benefit, meaning coverage for more than one person under a single policy. This is also called a “joint policy” or “joint benefit.” You can buy a policy that covers more than one person – husband and wife, two life partners or two or more family members. Usually there is a total benefit limit that applies to all covered individuals. If one collects benefits, that amount is subtracted from the total.

Pooled benefit providing a total dollar amount that can be used for various kinds of long-term care. These policies pay a daily or monthly dollar limit for one or more covered services.



How can you buy long-term care insurance?

The possibilities include: individual policies; group policies from your employer, federal government or association; policies sponsored by continuing care communities, or a rider to a life insurance policy or annuity contract. You can contact an insurance company, local agent or broker for more information.

Isn't long-term care insurance expensive?

Yes, it can be expensive. Like many other types of insurance, the older you are when you apply, the higher your premium will be. Also, disability or illness may make you uninsurable. Besides age, your premium is affected by where you live, the elimination period, the benefits you choose and the number of years of coverage.

Depending on the type of long-term care policy you buy, you may need to pay the premiums for the rest of your life. Some companies offer other payment options that allow you to “pay off” the insurance after 10 or 20 years, or at age 65. Many companies offer a waiver of premium, which means that you get to stop paying premiums after receiving benefits for a specified period of time.

An important note on the cost of long-term care insurance: the least expensive policy may not always be the best choice. If a policy starts out too low, its premiums could increase in the future. Insurance companies must collect enough in premiums to cover administrative processes, including paying claims, and make a profit.

What factors affect my premium?

Several factors have an impact on the premium you pay for long-term care insurance.

- 1. Age** - Probably the most important factor is your age at the time you apply. The older you are when you purchase a policy, the higher your premium. Once you've purchased a policy, your premium will not increase simply because you get older. However, if the company raises premiums across the board – in other words, for all customers with the same policy – then your premium will increase.
- 2. Health** - Companies that sell long-term care insurance look at your health and health history before deciding to issue a policy. When you fill out your application, it is important to answer all questions correctly and completely.
- 3. Where you live** - The cost of long-term care in your area will be a factor. Before making a decision about which policy to buy, check out the cost of services in the area where you think you will be receiving care. This may be near your current residence, at a retirement home or a family member's home.
- 4. Daily benefit** - Another factor that affects your premium is the policy's daily benefit or how much your policy will pay per day to cover long-term care costs. Naturally, companies charge higher premiums for policies that offer higher daily benefits. Simply put, more coverage will cost more money.
- 5. Elimination or deductible period** - The number of days you must cover the cost of care yourself. For example, if your policy has a 90-day elimination period, you would have to pay out-of-pocket for your long-term care for 90 days before your policy would begin paying.

The shorter the elimination period, the higher your premiums. Although a policy with a long elimination period may be cheaper in terms of premiums, it might end up costing more. A 90-day stay in a nursing home could cost you thousands of dollars – and if your stay is less than 90 days, a long-term care policy with a 90-day elimination period pays for nothing. Some policies calculate the elimination period differently. These elimination periods could be based on the days of service method or the calendar-days method:

- **The days-of-service method** – Only counts the days that you receive services. If you are receiving services three days a week then only those three days would go toward satisfying the deductible or elimination period. It could take much longer to satisfy the elimination period if it is based on the number of days services are provided.
- **The calendar-days method** – Every day of the week satisfies the elimination period regardless of whether services are received on those days.

The benefit period is the length of time the policy will cover you. This can be as short as one year or as long as your lifetime or “unlimited.” A longer benefit period means a higher premium.

How benefits are paid

When the indemnity method is used, the benefit is a set dollar amount. This benefit is paid directly to you regardless of expenses incurred provided you are eligible for benefits.

When the disability method is used and you meet the eligibility criteria, the benefits will be paid even if you are not receiving long-term care services.

Policies that pay benefits using the expense-incurred method will pay to you or your provider the lesser of the expense you incur or the dollar limit in your policy.



What is inflation protection, why is it important?

Inflation protection – also called inflation benefits – helps your policy keep up with the rising cost of inflation. You may know how much a long stay in a nursing home would cost you now, but what will it cost in the future, when you’ll need the long-term care policy to cover expenses?

Inflation protection automatically increases your benefits each year to help keep up with rising costs. Some companies build the cost of this feature into your premiums from the start. Other companies allow you to purchase additional benefits at various intervals, which could mean substantial premium increases each time additional coverage is purchased. Some people have mistaken these increases as rate increases. In both cases, inflation protection increases premiums, but not having it could cost you more. A policy that doesn’t pay enough to cover the cost of your long-term care could leave you having to cover the additional costs yourself.

Variations of inflation protection, including simple and compound interest, are typically available.

Nonforfeiture benefits

A nonforfeiture benefit can allow you to retain some of your long-term care benefits if you terminate the policy. Without this benefit as part of your policy, you would not retain any long-term care benefits from your policy if you cancel it. Insurance companies must offer consumers the option of purchasing nonforfeiture benefits at the time they purchase long-term care insurance. This provision protects the equity for the insured upon cancellation of the policy.

The longer you pay the premiums, the more value you build in the policy. If you cancel the policy some time in the future, the value of your nonforfeiture benefit can be used to obtain certain benefit options. A couple of the common options would be to choose from reduced paid-up option or extended term option.

The reduced paid-up option allows you to use the value in your policy to pay for a reduced benefit amount for life. The extended term option would allow you to keep the same benefit amount in force for a reduced period of time. These options would be paid up so you no longer have any premiums due.

Contingent nonforfeiture benefit

If you choose not to take the nonforfeiture benefit, then insurers must provide a contingent nonforfeiture benefit upon lapse. This benefit only goes into effect when the premium increases above a certain percentage. That percentage varies based on your age at the time of purchase. The percentages should be listed in the policy or attached rider.

Important consumer protections

Rate increase disclosure - Insurance companies selling long-term care insurance must disclose a 10-year rate increase history for any similar type of long-term care product that the company is marketing to a consumer. This applies to both individual and group products.

What facilities does long-term care insurance cover?

This varies, so be sure you understand the policy before you buy it. The most frequently covered facilities are:

- Nursing homes
- Your home
- Long-term care facilities
- Adult day care centers
- Assisted living facilities
- Personal care facilities

To be covered, you must use the type of care and services your policy requires. Policy terms vary so be sure to read your policy carefully. Your policy might specify facilities where long-term care services will be delivered. Under your policy, services may be delivered at the locations listed above.

Federally tax-qualified and non-tax-qualified policies

The table below outlines the differences between tax-qualified and non-tax-qualified policies. In Kentucky, a taxpayer may deduct amounts paid during the tax year for long-term care insurance. Consult with your tax consultant or legal advisor regarding the tax consequences of your situation.

	Federally tax-qualified individual long-term care plans	Federally non-tax-qualified individual long-term care plans
Federal requirements	Must be considered chronically ill, which means an individual who has been certified by a health care practitioner within the preceding 12 months as: (1) being unable to perform without substantial assistance from another person at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity; or (2) requires substantial supervision to protect the individual from threats to health and safety due to a severe cognitive impairment.	* May be a different combination of benefit triggers. * Benefit triggers are not restricted to two or more activities of daily living. *Do not have to meet the substantial assistance requirement. *Some of these types of policies use a medical necessity requirement, which cannot be used in tax-qualified plans.
Federal tax implications	If you itemize your deductions, you may be able to deduct some or all of your long-term care insurance premium. You may then be able to deduct any amount over 7.5% of your adjusted gross income on your federal tax return. The amount depends on your age. See page 16.	You may or may not be able to deduct any part of your annual premiums. This issue has not been clarified by Congress or the U.S. Department of Treasury.
Grandfathered plans	Plans issued prior to December 31, 1997, are considered tax qualified plans regardless of the benefit trigger requirements.	Plans issued after December 31, 1997, insured must be chronically ill before qualifying for federal tax status.

YOUR AGE	MAXIMUM AMOUNT YOU CAN CLAIM
40 YEARS OLD OR YOUNGER	\$310
AGES 41-50	\$580
AGES 51-60	\$1,150
AGES 61-70	\$3,080
71 OR OLDER	\$3,850
2008 figures. These amounts will change annually based on the medical consumer price index.	

What do I need to know about benefit triggers?

Each insurance policy has certain conditions that “trigger” the policy to begin paying benefits. It’s important to know what a policy’s benefit triggers are before you buy.

When your mental or physical condition reaches a specified level of disability, you have met the benefit trigger requirements and are entitled to benefits from the policy. Some policies, such as those that are federally tax-qualified, have more restrictive benefit triggers.

In order to qualify for benefits from a federally tax-qualified policy or certificate, you must be considered a chronically ill individual. A chronically ill individual has been certified by a licensed health care practitioner within the preceding 12 months as:

- Being unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to a loss of functional capacity; or
- Requiring substantial supervision to protect the individual from threats to health and safety due to a severe cognitive impairment.

Benefit triggers usually are based on the policyholder’s ability to perform activities of daily living. The activities of daily living are specified in law for federally tax-qualified plans as:

1. EATING: ability to feed oneself.

2. TOILETING: ability to get to and from the toilet by yourself, getting on and off the toilet, and performing associated personal hygiene.
3. TRANSFERRING: ability to move yourself in and out of a chair, bed or wheelchair.
4. BATHING: ability to wash yourself in the tub or shower, get in and out of the shower, or give yourself a sponge bath.
5. DRESSING: ability to put on and take off clothing as well as any necessary braces, fasteners or artificial limbs.
6. CONTINENCE: ability to sustain bowel control and bladder function or perform necessary hygiene associated with a catheter or colostomy bag.



Other benefit triggers can be used for non-tax-qualified plans. For example, some non-tax qualified plans have a medical necessity requirement. Tax qualified plans cannot use a medical necessity requirement. Research has shown that bathing is usually the first activity of daily living that a person can't do. While most policies use all six activities of daily living as benefit triggers, qualifying for benefits from a policy that uses five activities of daily living may be more difficult if bathing isn't one of them, according to the National Association of Insurance Commissioners' (NAIC) publication *A Shopper's Guide to Long-Term Care Insurance*.

Other policy features worth considering

Comparing policies can be confusing. In addition to the information already covered in this section on long-term care insurance, you may want to look for other provisions, including the following:

- Coverage of all levels of care (personal, intermediate and skilled) without restrictions.
- Waiver of premium after receiving benefits for a period of time, usually 90 days.
- Spousal discount when both spouses apply for coverage at the same time.
- Bed restoration benefit pays charges for keeping your bed in a long-term care facility when you are absent for short intervals, such as hospitalization.

- Multiple-stays option prevents you from being required to satisfy a new deductible period for nursing home stays separated by less than six months..
- Home and community care option may be available as a rider to a nursing home policy.
- Coverage of a medical alert system or other alterations so you can remain in your home.
- Limited benefits for ambulance transportation to a hospital.
- Informal caregiver training benefits provide limited training for family members to learn more about assisting with your care.
- Meals on Wheels benefit covers meals to be delivered to you at home up to a set dollar amount per day when you have home health care benefits.
- Survivorship benefit allows a surviving spouse's premiums to be paid-up for life if the other spouse passes away after having maintained the policy for a specified period of time.
- Respite care benefit provides long-term care services for a limited period of time to give the family caregiver a break. This type of care is typically provided by home health care agencies, independent home care providers, assisted living facilities and nursing homes.
- Care coordinator is typically a trained nurse or social worker who works on behalf of the insured to see that they receive the best care possible and get the most out of the benefits in the policy.
- Equipment benefit typically allows you to modify your home in order to allow you to stay at home longer. Some examples would be to provide a medical alert system in your home, hand bars or ramps.
- Caregiver training provides instruction on how to care for family members.



Reinstatement protection required

If you are concerned about your policy lapsing due to a cognitive impairment or loss of functional capacity, it is important to note that insurers who issue policies after July 15, 2002, are required to:

- Provide applicants the option to designate at least one additional person to receive notice of the termination of that policy due to non-payment of premium.
- Provide at least a 30-day prior notice of termination for non-payment of premium to the insured and his/her designated representative. This measure is designed to provide information and protection against unintentional termination of policies due to non-payment of premium.
- Allow the policyholder or certificate holder to reinstate coverage in the event of lapse. If the insurer receives proof that a policyholder or certificate holder was cognitively impaired or had a functional incapacity before the end of the grace period and applies for reinstatement within five months, coverage will be reinstated.

Return of unearned premium

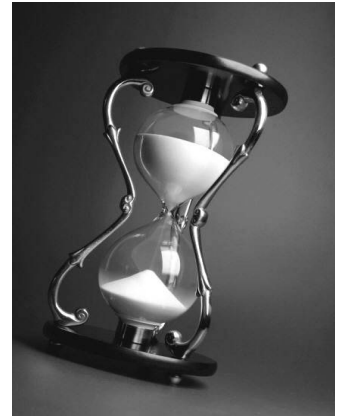
Companies issuing, delivering or renewing long-term care insurance policies on or after July 12, 2006, must promptly refund any unearned premium if a policy is canceled. The refund must be the portion of the premium paid beyond the month in which the cancellation is effective.

PART THREE – LONG-TERM CARE TIPS, INFORMATION BEFORE YOU BUY

Shop around. Check with several companies and agents before you buy. Be sure to compare benefits, the limitations of coverage, the exclusions and the premiums. Policies that provide the same coverage may not necessarily have the same premium. Be careful about buying on price alone.

Take your time. Never let anyone pressure or scare you into making a quick decision. Don't buy a policy the first time an agent comes calling. Ask the agent to give you an outline of coverage summarizing the policy benefits. Compare outlines of coverage from several policies.

Watch out for a sales pitch that plays on your fears and emotions. A sales pitch that tries to frighten or "guilt" you into buying long-term care insurance is an indication that you should shop elsewhere.



Don't make your decision alone. Some unprincipled individuals prey on senior citizens. Protect yourself by talking with a trusted friend, family member and/or professional before making a commitment. If you meet with an agent to discuss a policy, it is wise to have someone else with you to listen to the agent's presentation. Two other sources of help are staff members from the Kentucky Department of Insurance or your area Office of Aging. Look at the Sources section on page 31 for contact information.

Don't be misled by advertising. Don't be misled by the endorsements of celebrities. Most of these people are actors who are paid to advertise — not insurance experts.

Be wary of cards received in the mail that look as if they were sent by the federal government. They may actually have been sent by insurance companies trying to find potential buyers. Be skeptical if you are asked questions over the phone about Medicare or your insurance. Any information you give may be sold to insurance agents who may call you or come to your home.

Be aware that it is rarely necessary to buy more than one policy. One good policy is enough.

Remember that short-term nursing home policies provide benefits for less than 12 months. Short-term policies do not have to meet all the requirements of long-term care insurance. A policy must provide benefits for at least one year in order to qualify as a long-term care policy.

Don't be misled by anyone who says your medical history isn't important. Disclosing your medical history is very important. Make sure you fill out the application completely and accurately. If an agent fills out the application for you, don't sign it unless you have read it and made sure the information recorded is correct. If information about the state of your health is wrong, the company may refuse to pay your claims and can rescind your policy, even though it is guaranteed renewable. Even if you are denied coverage with one company because of your health, don't give up. Try another company.

Don't be afraid to ask questions. Some examples:

- Has this company increased premiums on policies it has sold to consumers in Kentucky or in other states?
- What long-term care facilities and home health care providers near my home will be covered by the policy? You may want to verify this information with the facility or provider.
- What are my choices for daily maximum, lifetime maximum, elimination period and inflation protection?
- If the policy requires an elimination period, do I have to meet it only once, or more than once during my lifetime?
- May I hire anyone I choose to provide personal care and homemaker services under this policy? If not, what are the qualifications that care providers must meet?

If the policy waives the premium.

- When is the premium waived?
- Does the waiver apply to all the benefits or only to nursing home care?

Know what you are buying. Make sure you know what the policies cover and what they do not. If you have questions, ask the agent before you buy.

If the agent gives you answers that are vague or differ from information in the company literature, or if you have doubts about the policy, tell the agent you will get back to him or her later. Beware of an agent who claims the policy can only be offered once. Call the company if you cannot get satisfactory answers from the agent.

Some companies sell their policies through the mail or Internet, bypassing agents entirely. If you select such a policy, don't hesitate to contact the company before you buy if you don't understand how the policy works.

Strength of the insurer

Look for a financially sound insurer. Since you are buying a policy for use 20 to 30 years in the future, find a company that receives high financial-safety marks from insurance-ratings companies. You can also check online ratings from A.M. Best, Fitch Ratings, Moody's, Standard & Poor's or Weiss (www.ambest.com; www.fitchratings.com; www.moodys.com; www.standardandpoors.com; and www.weissratings.com). Most publications are free, and others are available for a fee. Insurance industry experts advise consumers to buy from insurers that are rated in the top two financial-strength categories by at least two of the ratings services.

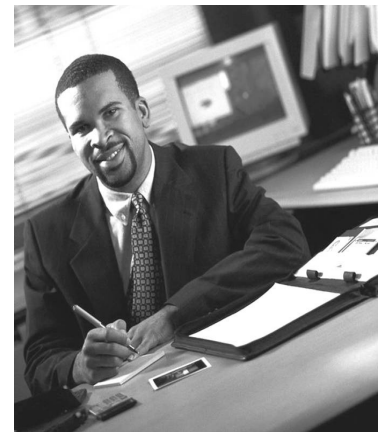
Choosing an agent

An insurance agent is a licensed professional. Insurance agents must take classes and pass certain tests to earn a license.

There are many good ways to choose an agent. Ask friends, relatives and colleagues for recommendations. If your current insurance agent doesn't sell long-term care policies, ask for a recommendation.

When selecting an agent, choose one who is licensed to sell insurance in Kentucky. To verify whether an agent is licensed and in good standing, please visit our Web site at <http://insurance.ky.gov/>. To access that information, use the Agent/Agency Search or call the Department of Insurance at 800-595-6053.

It is important that you choose an agent with whom you feel comfortable and who will be available to answer your questions. Another thing to look for is an agent who is looking out for your best interests.



Before and after you buy

- **Never pay in cash.** Write a check and make it payable to the insurance company.
- **Get contact information for both your agent and the company.**
- **Upon receipt, read the policy and make sure it provides the coverages you purchased.** Reread the application you signed. It becomes a part of the policy. If it's not correct, notify the insurance company right away.
- **If you don't receive your policy within 60 days, contact the company.** When you receive your policy, keep it in a convenient place where you can find it, and tell a trusted friend or relative where it is.

- **Remember: you are entitled to a 30-day free look on all long-term care policies.** If you decide you do not want the policy after you purchase it, you can cancel and return the policy and get your money back if you notify the company or agent within 30 days after the policy is delivered. (This would not apply to long-term care riders attached to a life insurance policy or annuity contract.)
- **A little help from your friends: third party notification.** This provision allows you to name another person (a third party) who would be notified by the company if your policy is about to lapse because the premium has not been paid. The other person can be a relative, friend or a professional like an attorney or accountant. He or she would then have a set period of time to pay the overdue premium. This provision is especially helpful for people who may be suffering from an illness or mental incapacity and haven't paid the premium at a time when they may need the coverage the most. This requirement became effective for any long-term care policy issued after July 15, 2002.

Replacing a policy

Before switching policies make sure you understand the difference between the new policy and your current policy. Even if your agent has switched companies and wants you to switch too, carefully consider any changes you make. In some situations it may be appropriate to switch.

For example, your current policy might contain benefit limitations that are no longer allowed. It also might not contain benefits that must be offered in new policies. Older policies could include the following limitations:

- Requiring a hospital stay before nursing home benefits are available (hospitalization prior to nursing home confinement does not occur in many cases),
- No home health care, assisted living benefits, adult day-care benefits or only minimal coverage,
- No inflation protection or other benefit increases,
- No protection against cancellation due to a loss of mental or physical capacity,
- No nonforfeiture benefits, or
- Benefit amounts that are too low to cover today's long-term care expenses.

You should compare all the benefits of your policy to any new policy you are considering. Remember, however, that a new policy with better benefits may cost significantly more than your current policy. Also, if you bought your current policy before Jan. 1, 1997, it is grandfathered in and is considered a tax-qualified plan. A new policy may or may not be tax-qualified.

Consult with a financial adviser. If you replace your current long-term care policy, the new company must give you credit for any probationary periods you have already served under the current policy (including waiting periods for coverage of pre-existing health conditions). Two important points:

- Be sure to inform the company on the application that you're replacing a policy.
- Don't cancel the current policy until after you have received your new policy, or you could be left without coverage if the new insurer denies your application.

Turning, turn to earn, churning

Those are colorful terms for a dishonest and illegal practice — sales agents returning once a year to pitch a “new and improved” insurance policy. By persuading a buyer to cancel a good policy, a sales agent subjects a customer to higher premiums and new waiting periods for the sake of earning a new commission.

Frequently asked questions: long-term care insurance

What types of facilities could long-term care insurance cover? Facilities covered by long-term care insurance may range from an assisted living facility to a nursing home.

What is not covered? Some insurers will exclude pre-existing conditions for up to six months. Long-term care policies may exclude coverage for the following:

- Mental or nervous disorders, except Alzheimer's disease, which must be covered;
- Alcoholism and drug addiction;
- Illness, treatment or medical condition arising out of:
 - (a) war or act of war,
 - (b) participation in a felony, riot or insurrection,
 - (c) service in the armed forces,
 - (d) suicide or attempted suicide, or self-inflicted injury,
 - (e) aviation (this does not apply to fare-paying passengers);
- Treatment provided by a government facility (unless otherwise required by law);
- Other government program services (except Medicaid);
- Services provided by a family member;
- Workers' compensation, employers' liability or occupational disease law;
- Services for which no charge is made in the absence of insurance.

Keep in mind the insured must meet benefit triggers in order to qualify for benefits. Requirements can be established for facilities in order for care to be provided at those locations.

Your policy may exclude coverage outside the United States.

When do benefits begin? Benefits begin after the elimination period has been met. Some policies may have no elimination period.

How long do benefits last? Long-term care policies generally limit benefits to a maximum dollar amount or a maximum period of time. Different limits may apply for various types of coverage within the same policy. The applicant will typically choose the benefit duration at the time of application. Insurers may offer different options of benefit periods.

Can a policy be canceled? Long-term care policies must be either guaranteed renewable or noncancellable, although noncancellable is rarely offered. Guaranteed renewable or noncancellable policies must be renewed unless you misrepresented material information in the application, failed to pay premiums or exhausted your benefits. Insurers cannot decrease your benefit unless you request it. Premiums for noncancellable policies cannot be increased while the premiums for guaranteed renewable policies can. After the policy has been in force for two years, the insurer cannot cancel the policy due to misstatements in the application, unless the misstatements were material to the acceptance of the risk or were fraudulent.



Can my premiums be increased once I purchase the policy?

Long-term care policies normally have level premiums, meaning the premiums do not automatically increase as you age or due to health status. However, insurers can raise rates for an entire class of people if the rates are justified and approved by the Kentucky Department of Insurance. They cannot single you out for a rate increase.

It is wise to be sure you can afford the premium if the rates increase; however, you do have options if your rates increase. Options available may include:

- Pay the increased premium,
- Cancel the policy,
- Choose the nonforfeiture benefit, if available, or
- Some insurers may allow you to reduce coverage to lower the premium. This may allow you to keep your coverage in force if you cannot afford the premium increase.

What can I do if I don't want this policy after it's been delivered to me? Kentucky law requires a full refund of your money if you cancel within 30 days of delivery by returning the policy to the company or agent.

Should I keep my old policy or switch to a new policy? Never drop an old policy before making sure your new policy is in force. If you are not accepted for the new policy and you have already canceled the old policy, you would be without coverage and you may not be able to purchase coverage from another insurer based on your current health status. There could be some situations where it makes sense to switch policies. For example, you may decide you want assisted living benefits and that isn't covered by your old policy. Keep in mind that premiums are based on your age and other factors at the time of purchase. The older you are when you purchase long-term care insurance, the more it will cost.

Do I qualify for Medicaid or government assistance? You can call the Kentucky Department for Medicaid Services at 800-635-2570 or your local Medicaid office to find out if you qualify.

If new benefits are developed in the future, would a person owning a long-term care insurance policy be eligible to buy them? That may vary from company to company, but under any circumstance, the policyowner would be subject to underwriting regulations to determine eligibility for additional benefits. You might be turned down for new benefits, but you will not lose existing coverage regardless of health conditions if you keep paying the premiums. Some companies have an alternate care benefit provision, which will allow you to receive an alternate benefit that may become available in the future providing both parties agree.

Can I expect my present rates to change in the future? There is always the possibility that a company may find it necessary to make adjustments in their existing rates. Your agent should have discussed this with you at the time you bought your policy. Insurers are required to provide you with a rate increase history.

If I move to a more expensive part of the country will I have an opportunity to upgrade my program to reflect current costs? Most companies would permit you to apply for higher benefits, but this determination would depend on your current eligibility. If accepted, your premiums could increase.



Glossary

Many of the terms defined in this section appear in the enclosed comparison charts. Others are used throughout this booklet and are included to help you evaluate policies.

Activities of Daily Living – Basic daily care needs of individuals, including bathing, dressing, toileting, control of bladder or bowel functions, transferring from bed to chair and feeding.

Adult Day Care – A center that provides care at least four hours per day and three days per week. Kentucky certifies adult day care centers that provide social and/or health services and assistance with activities of daily living. Licensed adult day care centers provide health services in addition to social services.

Assisted Living Facilities – Provide a residential environment for people who need help with the activities of daily living. These facilities cannot administer drugs although they can provide assistance, such as reminding you to take your medicine.

Benefit Period – The length of time you are eligible to receive benefits.

Benefit Triggers – When your physical or mental condition reaches a specified level of disability you have to meet in order to be entitled to benefits. (See page 16 for more detail.)

Continuing Care Retirement Communities (CCRC) – These communities offer several levels of care at one location. An individual can obtain different services as needs change without having to move to a new community.

Cognitive Impairment – A deficiency in a person's short- or long-term memory; orientation as to person, place and time; deductive or abstract reasoning; or judgment as it relates to safety awareness (as in Alzheimer's disease).

Company Rating – The financial rating assigned to insurance companies based on accepted methods of accounting.

Compound Interest – Each year, your maximum and daily benefit will increase by a certain percentage, normally 5 percent of the maximum and daily benefit from the previous year. The compound interest rate will provide a higher benefit than the simple interest rate in future years.

Conditionally Renewable – A policy that is conditionally renewable can be non-renewed only for stated conditions other than deterioration of health. Conditionally renewable policies are often non-renewed if all policies of the same form are non-renewed in the state. (Conditionally renewable policies could not be sold in Kentucky after July 15, 1992.)

Contingent Benefit Upon Lapse – Beginning July 16, 2002, insurance companies must offer a nonforfeiture benefit. If this benefit is declined, then a "contingent benefit upon lapse" clause must be included in the policy. The contingent benefit upon lapse is triggered when premiums increase above a certain percentage, which varies by age, and the policy/certificate lapses within 120 days of the date of the premium increase.

The contingent benefit includes options to:

- Reduce benefits provided by the current coverage without requiring additional underwriting. This will keep premiums from increasing.
- Convert coverage to paid-up status with a shortened benefit period.
- Notify the policyholder or certificate holder that a default or a lapse at any time during the 120-day period will be regarded as an acceptance of the offer to convert. Nonforfeiture benefits provide similar options although these are available at any time and are not contingent upon a rate increase.

Chronically Ill – In general, the federal definition of a “chronically ill individual” means any individual who has been certified by a licensed health care practitioner as:

- Being unable to perform (without substantial assistance from another individual) at least two activities of daily living for a period of at least 90 days due to loss of functional capacity, or
- Requiring substantial supervision to protect such individual from threats to health and safety due to severe cognitive impairment.

Such term shall not include any individual otherwise meeting the requirements of the preceding sentence unless within a 12-month period a licensed health care practitioner has certified that such individual meets such requirements.

Elimination Period – There are two types of elimination periods. If you have a *90 calendar-day elimination period*, benefits begin 90 days after you are determined to be chronically ill. If you have a *90 service-day elimination period*, benefits begin after you have received services for 90 days. In a nursing home it is likely that you would receive services every day, so this may not make a difference. However, this could make a drastic difference if you have a home health care benefit and you are not receiving services every day. For example, if you receive services three days a week, you would have met three days of your elimination period after a week of services. At this rate, it would take you 30 weeks to meet your 90 service-day elimination period before benefits would begin. Elimination periods can be satisfied once in a lifetime or during each episode of disability depending on the language in the policy.

Exclusion – Specified benefits not included in your policy. Insurers are only allowed to exclude benefits for specific reasons.

Guaranteed Renewable – The policy owner has a contractual right to renew the policy if they choose. The insurer must renew the policy as long as the premium has been paid. The insurance company can increase the premiums on all like policies in a class, but cannot single you out for a rate increase.

Hands-on Assistance – When a policy refers to “hands-on assistance,” it means the physical assistance of another person without whom you would be unable to perform an activity of daily living. If you could not get out of bed yourself, then you would need hands-on assistance. Specifying hands-on assistance will make it harder to qualify for benefits. More information is available in your policy under the definition of “substantial assistance.”

Home Health Care – Care received in a person’s home. It may include part-time skilled nursing care, part-time services of a home health aide, part-time help from homemakers or special therapies such as speech, physical or occupational.

Hospice Care – Care provided by a public agency or private organization that is primarily engaged in providing pain relief, symptom management and supportive services to terminally ill people and their families.

Inflation Benefits – A feature in some long-term care policies that allows the initial daily benefit to increase each year to offset rising nursing home and/or home health care costs. Specific benefits may vary.

Intermediate Care – Care needed for stable conditions that require daily, but not 24-hour, nursing supervision. Such care is supervised by registered nurses or licensed practical nurses and ordered by a physician. Intermediate care is less specialized and requires fewer procedures than skilled nursing care. It often involves more personal care and is generally needed for a longer period of time.

License – All nursing homes must be state licensed. However, in Kentucky assisted living facilities are certified, not licensed, and adult day care centers may be either licensed or certified.

Lifetime Maximum Benefit – The total period that benefits are payable. This may be measured in days or dollar amounts.

Medicaid – A joint federal and state program for people who have medical needs and are financially eligible.

Medically Necessary – A term used in some policies to clarify certain medical needs that must exist in order for benefits to be paid. Many policies do not use this definition. The definition of medical necessity varies from policy to policy. Some insurance companies rely on your physician’s opinion while others make their own determination.

Medicare – A federal health insurance program that includes limited coverage with specific eligibility requirements for long-term care. Benefits for hospice, home health and respite care are also provided by Medicare. More information on Medicare is available by contacting the Senior Health Insurance Program (SHIP) Medicare information line: 877-293-7447. Some publications, including Medicare & You, are online at <http://www.medicare.gov/>.

Noncancellable – This term can be used only when the insured has the right to continue the long-term care policy in force by making timely payment of premiums and the insurance company has no right to make any change in any provision of the insurance or in the premium rate.

Nursing Facility Care – Facilities that provide skilled, intermediate, and, in some cases, personal care.

Out-of-pocket – This is when you pay for the cost of care yourself. (See page 6 for more information.) Also referred to as paying with your own resources.

Period of Confinement – The period from the first day benefits are paid for inpatient long-term care to the day benefits end.

Personal Care – Often referred to as “custodial care.” Each policy will have its own definition. This level of care helps a person perform activities of daily living. It is typically given by people without medical skills. This care includes minimal assistance or supervision with bathing, eating, dressing and other routine activities of daily living. It is less intensive or complicated than skilled or intermediate care. A Personal Care Facility is designed to provide these services.

Pool of Money – Pooled (shared) benefit, meaning coverage for more than one person under a single policy. This is also called a “joint policy” or “joint benefit.” You can buy a policy that covers more than one person – husband and wife, two partners, or two or more related adults. Usually there is a total benefit limit that applies to all covered individuals. If one collects benefits, that amount is subtracted from the total.

Pre-existing Conditions Waiting Period – The amount of time a policy must be in effect before it pays for care related to a health problem you had when you applied for coverage.

Premium – The amount of money you will be charged for a policy.

Rescind – To terminate a contract from the beginning (as if it never existed).

Respite Care – Short-term care provided to relieve primary caregivers of their duties.

Restoration of Benefits – After some benefits are used, full benefits are restored, as if none of the benefits had been used; usually there are some restrictions to this provision.

Return of Premium – Some long-term care policies will return a percentage of the premiums paid over the life of the policy if little or no benefit has been used.

Simple Interest – Each year, your maximum and daily benefit will increase by a certain percentage, normally 5 percent of the original maximum and daily benefit amount.

Skilled Care – Medical care that must be administered by skilled personnel such as registered nurses or professional therapists. This care is available 24 hours per day, is ordered by a physician, and usually involves a treatment plan. Some people need skilled care for only a short time after an acute illness, while others require such care for longer periods. A few who receive such care remain at home with help from visiting nurses. This is the only level of care that may be paid by Medicare for a limited period of time.

Spend Down – A requirement that an individual use up most of his or her income before qualifying for Medicaid. (See pages 4-5.)

Standby Assistance – Refers to the presence of another person within arm’s length to prevent injury, by physical intervention, while you are performing an activity of daily living. For example, while you may be able to move yourself in and out of bed, if there is a high possibility you may fall, you would need standby assistance.

Transferring – The ability to move yourself in and out of a chair, bed or wheelchair.

Underwriting – The process of reviewing insurance applications which may include obtaining physician statements and other medical information to determine whether the insurance company will issue the policy to the applicant.

Waiver of Premium – Premiums are no longer required to be paid. This typically happens after a specified period of time while benefits are being received. A 90-day waiver of premium is common.

Sources of Information

Kentucky Benefits Counseling Program for Older Kentuckians

The Kentucky Benefits Counseling Program for Older Kentuckians is a statewide one-on-one counseling service for adults age 60 and older. Counseling includes information about public and private benefits, steps to secure benefits or appeal denials, help in understanding health insurance options, help in organizing Medicare paperwork and advocacy on behalf of the client. Counselors are trained volunteers who donate their time to assist older adults through the red tape of public and private benefits. Counseling is done locally. To schedule an appointment with a benefits specialist, phone the agency on aging in your area, your local senior citizens center, or the Kentucky Office of Aging Services at 502-564-6930.

Kentucky Association of Health Care Facilities

9403 Mill Brook Road
Louisville, KY 40223
502-425-5000
Web site: <http://www.kahcf.org/>

Kentucky Department of Insurance

215 West Main Street
P. O. Box 517
Frankfort, KY 40602-0517
502-564-3630
Toll free 800-595-6053
TDD (for deaf/hard-of-hearing) 800-648-6056
Department of Insurance Web site: <http://insurance.ky.gov/>

Office of Long-Term Care Ombudsman

Cabinet for Health and Family Services/Office of Aging Services
275 East Main Street
Frankfort, KY 40621
502-564-6930
Long-term care toll free number: 800-372-2991
SHIP Medicare information line: 877-293-7447
Web site: <http://chs.state.ky.gov/>

You will also find helpful information at:

- Your local public library. Ask the librarian about books, articles and other information on long-term care issues.
- Local senior citizen centers
- Local area agencies on aging

The official U.S. government site for Medicare:
<http://www.medicare.gov/>

Other Sources of Information

**Administration on Aging
Aging Services of America
America's Health Insurance Plans
CNN/Money
Consumer Reports
Department of Veterans Affairs
Federal Long Term Care Insurance Program
Kentucky Assisted Living Facilities Association
Kentucky Department of Medicaid Services
Kentucky Office of Aging Services
Long-Term Care Quote
LTCI Sales Strategies
National Association of Insurance Commissioners**

Personal and financial self-assessment

Complete this self-assessment to see if a long-term care insurance premium is possible on your monthly budget.

Monthly Income

Wages	\$ _____
Social Security	\$ _____
Pension	\$ _____
Annuities	\$ _____
Interest/dividends	\$ _____
Other income	\$ _____
Total monthly income	\$ _____

Monthly expenses

Mortgage or rent	\$ _____
Utilities (phone, electric, etc.)	\$ _____
Groceries	\$ _____
Auto (loan, gas, insurance, etc.)	\$ _____
Medical and health insurance	\$ _____
Taxes (estimated income and property)	\$ _____
Entertainment	\$ _____
Other	\$ _____
Total monthly expenses	\$ _____

Total monthly income		\$ _____
<u>Total monthly expenses</u>	(minus)	\$ _____
Left over to pay long-term care premium	(equals)	\$ _____

This is how much you might be able to afford for long-term care insurance.

People with substantial assets may wish to buy a long-term care policy, especially if they want to preserve these assets for family members.

Cut along dotted line

NOTES

Long-term care rate information

Explanation of abbreviations used by
insurers

Company rates

Company contact information

Explanation of abbreviations used by insurers

HHC - Home health care. Care received in a person's home.

COLA - Cost of Living Adjustment. An adjustment made in benefits as costs rise.

HCBC - Home and community based care.

EP - Elimination period. The amount of time required before you receive benefits from a long-term care policy.

LTC - Long-term care. Refers to a wide range of medical and/or personal services for people who need assistance with activities of daily living.

GPO - Guarantee purchase option. This allows consumers the ability to purchase additional benefits at certain intervals.

CPI - Consumer Price Index. The Consumer Price Index measures the average change over time in prices paid by consumers for goods and services.

ESP discount - Employer sponsored program. Some employers offer long-term care policies to their employees. In these cases, the insurer may offer discounts.

3% compound bio - Bio stands for benefit increase option, which allows consumers the ability to purchase additional benefits at certain intervals.

5% compound 2x inflation - 2x means that the policy will include inflation protection until the maximum benefit has doubled and then no more inflation protection will be provided.

Allianz Life Insurance Company of North America

**5701 Golden Hills Drive
Minneapolis, MN
55416-1297**

800-950-1962

1. Policy form number: **11-P-Q-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **7, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 8 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Optional
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 643	\$ 1,182	\$ 3,162
\$160 per day	\$ 734	\$ 1,351	\$ 3,613
\$180 per day	\$ 826	\$ 1,520	\$ 4,065

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Endorsed Group Discount	5%	Spousal Shared Care Rider
Existing Policyholder Discount	5%	Calendar Day Elim Period Rider
Household Discount Rider	10%	Full Indemnity Benefit Rider
Married Discount Rider	10%	Waiver of HCC Elim Period Rider
Spousal Discount Rider	30%	Monthly Indemnity Benefit Rider
		10-Pay Premium Rider
		3% or 4% Lifetime Compound COLA rider
		Spousal Waiver of Premium Rider

16. The company has sold long-term care insurance since **1991** and sold this policy since **2006**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

None

Assurity Life Insurance Company

1526 K St.
PO Box 82533
Lincoln, NE
68501

800-276-7619

1. Policy form number: **AL2100P-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 90, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$40 to \$300 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 615	\$ 1,158	\$ 3,407
\$160 per day	\$ 703	\$ 1,323	\$ 3,893
\$180 per day	\$ 791	\$ 1,488	\$ 4,380

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Endorsed Group	10%	Compound Benefit Increased Rider
		Facility Care & HCBC Indemnity Benefit Rider
		Shared Benefit Amount Rider
		Simple Benefit Increased Rider

16. The company has sold long-term care insurance since **2008** and sold this policy since **2008**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Auto-Owners Life Insurance Company

**6101 ANACAPRI BLVD
Lansing, MI
48917**

800-346-0346

1. Policy form number: **50134 (10-01)**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 99**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90 days**
7. Length of benefits available: **2 Years, 4 Years, 6 Years**
8. Nursing home benefits available: **\$50 to \$250 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 2

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 720	\$ 1,219	\$ 2,738
\$160 per day	\$ 822	\$ 1,394	\$ 3,130
\$180 per day	\$ 925	\$ 1,568	\$ 3,521

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Maximum discount	25%	3% Compound Benefit Increase Rider
Preferred Discount	20%	5% Compound Benefit Increase Rider
Spousal Discount	20%	Non-forfeiture Benefit Rider

16. The company has sold long-term care insurance since **2002** and sold this policy since **2002**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

This plan includes 100% Nursing Care Facility Benefit and 50% Home and/or Community Care Benefit for a standard rate class rounded to the nearest dollar. Bed reservation is for 14 days. This is an indemnity policy on a cash basis.

1. Policy form number: **50134 (10-01)**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 99**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90 days**
7. Length of benefits available: **2 Years, 4 Years, 6 Years**
8. Nursing home benefits available: **\$50 to \$250 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 2

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 874	\$ 1,462	\$ 3,182
\$160 per day	\$ 998	\$ 1,670	\$ 3,637
\$180 per day	\$ 1,123	\$ 1,879	\$ 4,091

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Maximum Discount	25%	3% Compound Benefit Increase Rider
Preferred Discount	20%	5% Compound Benefit Increase Rider
Spousal Discount	20%	Non-forfeiture Benefit Rider

16. The company has sold long-term care insurance since **2002** and sold this policy since **2002**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

This plan includes 100% Nursing Care Facility Benefit and 100% Home and/or Community Care Benefit for a standard rate class rounded to the nearest dollar. Bed reservation is for 21 days. This is an indemnity policy on a cash basis.

1. Policy form number: **50134 (10-01)**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 99**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90 days**
7. Length of benefits available: **2 Years, 4 Years, 6 Years**
8. Nursing home benefits available: **\$50 to \$250 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Not Covered
Adult day care daily benefits / Not Covered
Respite care benefits / Not Covered
Return of premium / Not Covered
Care coordination/care management / Not Covered
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 2

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 568	\$ 1,016	\$ 2,310
\$160 per day	\$ 650	\$ 1,162	\$ 2,640
\$180 per day	\$ 731	\$ 1,307	\$ 2,970

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Maximum Combined Discount	25%	3% Compound Benefit Increase Rider
Preferred Discount	20%	5% Compound Benefit Increase Rider
Spousal Discount	20%	Non-forfeiture Benefit Rider

16. The company has sold long-term care insurance since **2002** and sold this policy since **2002**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

**This plan includes 100% Nursing Care Facility Benefit for a standard rate class rounded to the nearest dollar.
The bed reservation is 7 days. This is an indemnity policy on a cash basis.**

Bankers Life and Casualty Company

**600 West Chicago Ave
Chicago, IL
60610**

800-231-9150

1. Policy form number: **GR-N520**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 90, 180 days**
7. Length of benefits available: **365 Days, 730 Days, 1095 Days, 1460 Days, 1825 Days, 2190 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Not Covered
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Not Covered
Equipment benefits / Not Covered
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 681	\$ 1,374	\$ 3,446
\$160 per day	\$ 778	\$ 1,570	\$ 3,938
\$180 per day	\$ 876	\$ 1,766	\$ 4,431

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
206A		Nonforfeiture Benefit Rider
Companion Discount Rider	10%	
Compound Inflation Option	5%	
Compound Inflation Option	3%	
Preferred Risk Discount Rider	10%	
Spousal Premium Discount Rider	30%	

16. The company has sold long-term care insurance since **1985** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

Premiums shown are for Preferred Rate Class with 50% HHC option, 90 day Elimination Period, and are rounded to the nearest dollar.

Guaranteed Purchase Option is included in policy if simple or compound inflation option is not purchased.

1. Policy form number: **GR-N530**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 90, 180 days**
7. Length of benefits available: **365 Days, 730 Days, 1095 Days, 1460 Days, 1825 Days, 2190 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Not Covered
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Not Covered
Equipment benefits / Not Covered
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **No**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 722	\$ 1,456	\$ 3,653
\$160 per day	\$ 825	\$ 1,664	\$ 4,175
\$180 per day	\$ 928	\$ 1,872	\$ 4,697

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Inflation Option	3%	Compound Inflation Option
Inflation Option	5%	Simple Inflation Option
Premium Discounts	30%, 10%, 10%	Spousal/Companion/Preferred Risk
		Nonforfeiture Benefit Rider

16. The company has sold long-term care insurance since **1985** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

Premiums shown are for Preferred Rate Class with 50% HHC option, 90 day Elimination Period, and are rounded to the nearest dollar.

Guaranteed Purchase Option is included in policy if simple or compound inflation option is not purchased.

1. Policy form number: **GR-N580**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 15, 30, 60, 90, 180 days**
7. Length of benefits available: **365 Days, 500 Days, 730 Days, 1000 Days, 1095 Days, 1460 Days, 1500 Days, 1825 Days, 2000 Days, 2190 Days, 2500 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **No**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 945	\$ 1,909	\$ 4,816
\$160 per day	\$ 1,079	\$ 2,182	\$ 5,503
\$180 per day	\$ 1,214	\$ 2,454	\$ 6,191

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Inflation Options	3% , 4%	Compound Inflation Rider
Inflation Options	5%	Simple Inflation Rider
Premium Discounts	30% , 10% , 10%	Spousal/Companion/Preferred Risk
		Limited Premium Payment Rider
		Nonforfeiture Benefit Rider
		Paid Up Survivorship Rider
		Return of Premium Rider
		Shared Maximum Benefit Rider

16. The company has sold long-term care insurance since **1985** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

**Premiums shown are for Preferred Rate Class with 100% HHC option, and are rounded to the nearest dollar.
 Restoration of Benefits is included in policy. Other benefit riders are available.
 Guaranteed Purchase Option is included in policy if simple or compound inflation option is not purchased.**

1. Policy form number: **GR-N540**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 15, 30, 60, 90, 180 days**
7. Length of benefits available: **365 Days, 500 Days, 730 Days, 1000 Days, 1095 Days, 1460 Days, 1500 Days, 1825 Days, 2000 Days, 2190 Days, 2500 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Not Covered
Adult day care daily benefits / Not Covered
Respite care benefits / Not Covered
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 707	\$ 1,517	\$ 4,132
\$160 per day	\$ 808	\$ 1,733	\$ 4,722
\$180 per day	\$ 909	\$ 1,950	\$ 5,312

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Inflation Option	5%	Simple Inflation Option
Inflation Options	3% , 5%	Compound Inflation Options
Premium Discounts	30% , 10% , 10%	Spousal/Companion/Preferred Risk
		Limited Premium Payment Rider
		Nonforfeiture Benefit Rider
		Paid Up Survivorship Rider
		Return of Premium Rider
		Shared Maximum Benefit Rider

16. The company has sold long-term care insurance since **1985** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

Premiums shown are for Preferred Rate Class and are rounded to the nearest dollar.

Restoration of Benefits is included in policy. Other benefit riders are available.

Guarantee Purchase Option is included in policy if simple or compound inflation option is not purchased.

1. Policy form number: **GR-N550**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 15, 30, 60, 90, 180 days**
7. Length of benefits available: **365 Days, 500 Days, 730 Days, 1000 Days, 1095 Days, 1460 Days, 1500 Days, 1825 Days, 2000 Days, 2190 Days, 2500 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 891	\$ 1,801	\$ 4,543
\$160 per day	\$ 1,018	\$ 2,058	\$ 5,192
\$180 per day	\$ 1,146	\$ 2,315	\$ 5,841

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Inflation Option	5%	Simple Inflation Rider
Inflation Options	3%, 4%	Compound Inflation Riders
Premium Discounts	30%, 10%, 10%	Spousal/Companion/Preferred Risk
		Limited Premium Payment Rider
		Nonforfeiture Benefit Rider
		Paid Up Survivorship Rider
		Return of Premium Rider
		Shared Maximum Benefit Rider

16. The company has sold long-term care insurance since **1985** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

**Premiums shown are for Preferred Rate Class with 100% HHC option, and are rounded to the nearest dollar.
Restoration of Benefits is included in policy. Other benefit riders are available.
Guaranteed Purchase Option is included in policy if simple or compound inflation option is not purchased.**

1. Policy form number: **GR-N570**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 15, 30, 60, 90, 180 days**
7. Length of benefits available: **365 Days, 500 Days, 730 Days, 1000 Days, 1095 Days, 1460 Days, 1500 Days, 1825 Days, 2000 Days, 2190 Days, 2500 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Not Covered
Adult day care daily benefits / Not Covered
Respite care benefits / Not Covered
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **No**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 735	\$ 1,577	\$ 4,297
\$160 per day	\$ 840	\$ 1,802	\$ 4,911
\$180 per day	\$ 945	\$ 2,028	\$ 5,525

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Inflation Option	5%	Simple Inflation Rider
Inflation Options	3%, 4%	Compound Inflation Riders
Premium Discounts	30%, 10%, 10%	Spousal/Companion/Preferred Risk
		Limited Premium Payment Rider
		Nonforfeiture Benefit Rider
		Paid Up Survivorship Rider
		Return of Premium Rider
		Shared Maximum Benefit Rider

16. The company has sold long-term care insurance since **1985** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

Premiums shown are for Preferred Rate Class and rounded to the nearest dollar.

Restoration of Benefits is included in policy. Other benefit riders are available.

Guaranteed Purchase option is included in policy if simple or compound inflation option is not purchased.

Berkshire Life Insurance Company of America

**700 South Street
Pittsfield, MA
01201**

800-819-2468

1. Policy form number: **BGO1P(06/04)-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 90, 180 days**
7. Length of benefits available: **3 Years, 4 Years, 5 Years, Lifetime**
8. Nursing home benefits available: **\$40 to \$300 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Optional
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Optional
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 551	\$ 1,156	\$ 3,158
\$160 per day	\$ 630	\$ 1,321	\$ 3,610
\$180 per day	\$ 708	\$ 1,486	\$ 4,060

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Endorsed Group	10%	10-YEAR PREMIUM PAYMENT ENDORSEMENT
Joint Coverage	up to 70%	10-YEAR PREMIUM PAYMENT ENDORSEMENT
		PAID-UP AT AGE 65 PREMIUM PAYMENT ENDORSEMENT
		PAID-UP SURVIVOR BENEFIT RIDER
		PERSONAL CAREGIVER RIDER:
		RESTORATION OF BENEFITS RIDER
		RETURN OF PREMIUM RIDER
		SHORTENED BENEFIT PERIOD NONFORFEITURE RIDER
		WAIVER OF PREMIUM RIDER

16. The company has sold long-term care insurance since **2004** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Combined Insurance Company of America

**5050 North Broadway
Chicago, IL
60640**

800-999-2170

1. Policy form number: **14785-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90, 180 days**
7. Length of benefits available: **400 Days, 800 Days, 1200 Days, 1600 Days, Lifetime**
8. Nursing home benefits available: **\$50 to \$250 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in days 1200

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 728	\$ 1,624	\$ 4,606
\$160 per day	\$ 832	\$ 1,856	\$ 5,264
\$180 per day	\$ 936	\$ 2,088	\$ 5,922

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Spouse Discount	0, 10, 20	Non-Forfeiture

16. The company has sold long-term care insurance since **1988** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The premium rates above are calculated using a 100 percent Home Health Care option. Our plan has a 50 percent as part of the base premium for Home Health Care. The Spouse Discount percentages are based on the following: 0 unmarried; 10 percent married but just one spouse is applying or just one spouse is meets our Underwriting guidelines; 20 percent married and both spouses apply and meet our Underwriting Guidelines.

Additional benefits our plan contains are Ambulance (up to 1 round trip per year) and Hospice Care (\$50 to \$250 per day Benefit).

Country Life Insurance Company

**1701 Towanda Avenue
Bloomington, IL
61701**

866-856-4760

1. Policy form number: **LTC-500**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$350 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 821	\$ 1,632	\$ 4,467
\$160 per day	\$ 938	\$ 1,865	\$ 5,105
\$180 per day	\$ 1,055	\$ 2,098	\$ 5,743

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Preferred	10%	Restoration of Benefit Rider
Spousal with 1 COUNTRY LTC product	15%	Indemnity Rider
Spousal with 2 COUNTRY LTC products	30%	Monthly Home and Community Care Benefit Rider
		Limited payment options: 10 Yr Premium Payment Option; To age 65 Prem. Payment Option
		Nonforfeiture Benefit
		Simple Inflation
		Spousal Benefit includes joint waiver of premium and survivorship benefits

16. The company has sold long-term care insurance since **1989** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? 1

18. Additional Comments:

In 1994, the state of Illinois mandated that all companies offer an uncapped inflation endorsement on all LTC policies sold in Illinois. COUNTRY had been selling a capped endorsement. COUNTRY removed the cap and continued sales in 1997. In 1998, it became clear that premiums based on the capped inflation endorsement would not be sufficient for the uncapped inflation benefit level and premiums were increased. Policyholders were given the option to switch back to a capped benefit without a premium increase. Premium increases ranged from 6% to 44%. The average increase was 29%.

1. Policy form number: **LTC-520**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$350 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Not Covered
Adult day care daily benefits / Not Covered
Respite care benefits / Not Covered
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 614	\$ 1,187	\$ 3,179
\$160 per day	\$ 702	\$ 1,357	\$ 3,633
\$180 per day	\$ 790	\$ 1,527	\$ 4,087

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Preferred	10%	Restoration of Benefit Rider
Spousal with 1 Country LTC product	15%	Limited payment options: 10 Yr Premium Payment Option; To age 65 Prem. Payment Option
Spousal with 2 Country LTC products	30%	Nonforfeiture Benefit
		Simple Inflation
		Spousal Benefit includes joint waiver of premium and survivorship benefits

16. The company has sold long-term care insurance since **1989** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

In 1994, the state of Illinois mandated that all companies offer an uncapped inflation endorsement on all LTC policies sold in Illinois. COUNTRY had been selling a capped endorsement. COUNTRY removed the cap and continued sales in 1997. In 1998, it became clear that premiums based on the capped inflation endorsement would not be sufficient for the uncapped inflation benefit level and premiums were increased. Policyholders were given the option to switch back to a capped benefit without a premium increase. Premium increases ranged from 6% to 44%. The average increase was 29%.

1. Policy form number: **LTC-540**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 90, 180, 365 days**
7. Length of benefits available: **6 Years, 8 Years, 10 Years**
8. Nursing home benefits available: **\$50 to \$350 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 689	\$ 1,371	\$ 3,752
\$160 per day	\$ 788	\$ 1,567	\$ 4,288
\$180 per day	\$ 886	\$ 1,763	\$ 4,824

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
		Indemnity Benefit
		Limited Pay Plan: 10 Year Pay
		Monthly Home Care Benefit
		Nonforfeiture Benefit
		Simple Inflation
		Spousal Benefit includes joint waiver of premium and survivorship benefits

16. The company has sold long-term care insurance since **1989** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

In 1994, the state of Illinois mandated that all companies offer an uncapped inflation endorsement on all LTC policies sold in Illinois. COUNTRY had been selling a capped endorsement. COUNTRY removed the cap and continued sales in 1997. In 1998, it became clear that premiums based on the capped inflation endorsement would not be sufficient for the uncapped inflation benefit level and premiums were increased. Policyholders were given the option to switch back to a capped benefit without a premium increase. Premium increases ranged from 6% to 44%. The average increase was 29%.

CUNA Mutual Insurance Society

**2000 HERITAGE WAY
Waverly, IA
50677**

800-798-6600

1. Policy form number: **2006-LTC-COMP(KY)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 90**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 100, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$1500 to \$15000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Optional
Bed reservation benefits / Included
Equipment benefits / Optional
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$4200 per month	\$ 781	\$ 1,551	\$ 4,499
\$4800 per month	\$ 892	\$ 1,773	\$ 5,141
\$5400 per month	\$ 1,004	\$ 1,995	\$ 5,784

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married/Partner/One Buy	15%, 35%	Home and Community 10-Day EP Rider
Preferred Discount	10%, 15%	Living at Home Rider
		Restoration of Maximum Benefit Rider
		Return of Premium-Age 75 or Lifetime
		Shared Expended Expense Rider
		Spouse or Partner Waiver of Premium Rider

16. The company has sold long-term care insurance since **1992** and sold this policy since **2007**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Equitable Life & Casualty Insurance Company

**3 Traid Center
Suite 200
Salt Lake City, UT
84180-1202**

800-352-5170

1. Policy form number: **8000**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **50 to 90**
5. Pre-existing waiting period in months: **6**
6. Deductibles or elimination periods available with the policy: **100, 180, 365 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years**
8. Nursing home benefits available: **\$50 to \$150 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Optional
Respite care benefits / Not Covered
Return of premium / Optional
Care coordination/care management / Not Covered
Caregiver training / Not Covered
Bed reservation benefits / Not Covered
Equipment benefits / Optional
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 100

Age	55	65	75
\$125 per day	\$ 876	\$ 2,051	\$ 6,493
\$150 per day	\$ 1,051	\$ 2,461	\$ 7,791

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
		Shortened Benefit Period

16. The company has sold long-term care insurance since **1974** and sold this policy since **2006**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The Equicare 8000 product is intended for applicants whose health precludes them from qualifying for the Equicare 2020 product. Applicants qualifying for the 8000 policy are those who may have a historically uninsurable condition, but whose condition is such that the risk of an immediate claim is not present, and the likelihood of a prolonged claim is low. Our goal is to issue up to 90% of applicants who do not have a cognitive impairment and do not have medical conditions that has high likelihood of requiring ADL assistance(such as difficulty walking, or balance problems)

1. Policy form number: **2020**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 120, 150, 180, 365 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years, 5 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 669	\$ 1,359	\$ 3,186
\$160 per day	\$ 765	\$ 1,554	\$ 3,642
\$180 per day	\$ 860	\$ 1,748	\$ 4,097

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Spousal Discount	25%	Shortened benefit period
		5 different inflation options

16. The company has sold long-term care insurance since **1974** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

The elimination period on #15 is shown as 60 days for Facility Care. The premium reflects a 30 day elimination period for Home & Community Care. This plan provides separate & independent benefits for Facility Care & Home Care- 2 policies in 1. An integral piece of this policy is the U-Star program. It helps the insured & their loved ones stay healthy & age successfully.

Genworth Life Insurance Company

6620 West Broad St

Bldg #4

Richmond, VA

23230

804-281-6640

1. Policy form number: **7042-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 8 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 948	\$ 1,543	\$ 3,624
\$160 per day	\$ 1,084	\$ 1,763	\$ 4,142
\$180 per day	\$ 1,219	\$ 1,983	\$ 4,660

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Individual Preferred discount	20%	Waiver of HC EP
Married Preferred discount	10%	Restoration of Benefits
Spousal: 2 apply / 1 issue	25%	Monthly Benefits
Spousal: 2 apply / 2 issue	40%	Survivorship (7 Years with no claims restrictions)
		Nonforfeiture
		Shared Care under same policy

16. The company has sold long-term care insurance since **1974** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **7048**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **50 days**
7. Length of benefits available: **\$100000, \$1000000 Pool of money**
8. Nursing home benefits available: **\$100 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 50

Age	55	65	75
\$140 per day	\$ 867	\$ 1,351	\$ 3,292
\$160 per day	\$ 936	\$ 1,458	\$ 3,522
\$180 per day	\$ 1,006	\$ 1,567	\$ 3,751

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Individual Preferred discount	15%	Enhanced Assisted Living Facility
Married Preferred discount	15%	Facility and Home Care Waiver
Spousal: 2 apply / 1 issue	35%	Shared Care
Spousal: 2 apply / 2 issued	35%	Non-forfeiture

16. The company has sold long-term care insurance since **1974** and sold this policy since **2007**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Deductible is 50 times the Daily Benefit

Policy is not set in years of coverage but pools of money.

Pays 80% of allowable expenses up to Daily Benefit Maximum

1. Policy form number: **7044-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 90, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 8 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$1500 to \$12000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$4200 per month	\$ 1,103	\$ 1,808	\$ 4,238
\$4800 per month	\$ 1,260	\$ 2,066	\$ 4,844
\$5400 per month	\$ 1,418	\$ 2,325	\$ 5,449

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Individual Preferred	20%	Nonforfeiture
Married Preferred	10%	Shared Care under same policy
Spousal: 2 apply/1 issued	25%	Restoration of Benefits
Spousal: 2 apply/2 issue	40%	Enhanced Survivorship

16. The company has sold long-term care insurance since **1974** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Great American Life Insurance Company

PO BOX 559002

Austin, TX

78755-9002

800-880-2745

1. Policy form number: **4LTC1P0001-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 89**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 100, 180, 365 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years, 5 Years, 550 Days, 915 Days, 1280 Days, 1645 Days, 2555 Days, 2920 Days, Lifetime**
8. Nursing home benefits available: **\$50 to \$300 per Day**
Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Optional
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 855	\$ 1,493	\$ 3,932
\$160 per day	\$ 977	\$ 1,706	\$ 4,494
\$180 per day	\$ 1,099	\$ 1,920	\$ 5,055

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Multi Life Discount	5% or 10%	Accelerated Payment of Premium Rider
Spousal Discount - Couple	30%	Enhanced Home Health Care Rider
Spousal Discount - One Spouse	15%	Enhanced Nursing Home Care Rider
		Monthly Home Care Benefit Rider
		RX Drug Benefit in a Nursing Home (1x, 2x, or 3x Nursing Home Daily)

16. The company has sold long-term care insurance since **1998** and sold this policy since **2006**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The rates listed in #16 incl. 75% Home Health Care, 75% Asst. Living Facility, Monthly Cash Benefit Alt. equal to 10 times Home Health Care Daily Benefit Amt., Pref. Rates, no add'l options or riders. Add'l Opt. Riders: Full Restoration of Benefits Rider, Joint Cov. Rider, Dual Waiver of Premium Rider, Simple Benefit Increase Rider, Compound Benefit Increase Rider, Delayed to Age 65 Compound Benefit Increase Rider, Guaranteed Purchase Option Rider, Full Rtn of Premium Benefit Rider, Graded Rtn of Prem. Benefit Rider, Nonforfeiture Benefit - Shortened Benefit Period Rider, 80/20 Coinsurance Rider, Full Survivorship Paid Up Benefit Rider.

John Hancock Life Insurance Company

**PO Box 111
Boston, MA
02117**

888-377-7311

1. Policy form number: **LTC-06 KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **100 days**
7. Length of benefits available: **3 Years, 5 Years, 5+\$1 million Pool of money**
8. Nursing home benefits available: **\$50 to \$500 per Day**
Nursing home benefits available: **\$1500 to \$15000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3 Elimination period in days 100

Age	55	65	75
\$140 per day	\$ 728	\$ 1,484	\$ 4,312
\$160 per day	\$ 832	\$ 1,696	\$ 4,928
\$180 per day	\$ 936	\$ 1,908	\$ 5,544

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Family Discount	5	Zero-Day Elimination for HHC
Partner	15-30	SharedCare
Sponsored Group	5	Nonforfeiture Rider

16. The company has sold long-term care insurance since **1987** and sold this policy since **2006**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

**Quotes based on standard rates; single, GPO inflation, no discounts or riders.
International coverage also available.**

1. Policy form number: **LTC-03 KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$1500 to \$15000 per Month**
Nursing home benefits available: **\$50 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 869	\$ 1,694	\$ 4,864
\$160 per day	\$ 993	\$ 1,936	\$ 5,559
\$180 per day	\$ 1,117	\$ 2,178	\$ 6,254

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Family Discount	5%	Waiver of the Home Health Care Elimination Period
Loyalty Credit	5%	Additional Cash Benefit
Preferred Health	15%	Restoration of Benefits
Sponsored Group	5%	Survivorship & Waiver of Premium
Spousal / Partner	15%	Shared Care
Spousal / Partner Both Apply & Issued	30%	Family Care
		Enhanced Return of Premium Upon Death
		Nonforfeiture

16. The company has sold long-term care insurance since **1987** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Quotes based on std rates; GPO inflation; single.

Massachusetts Mutual Life Insurance Company

**100 BRIGHT MEADOW
BOULEVARD
ENFIELD, CT
06082**

800-272-2216

1. Policy form number: **MM-400-P-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 90, 180 days**
7. Length of benefits available: **3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$300 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Optional
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Optional
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 568	\$ 1,091	\$ 2,977
\$160 per day	\$ 643	\$ 1,247	\$ 3,402
\$180 per day	\$ 723	\$ 1,403	\$ 3,827

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Endorsed Group	10%	10-YEAR PREMIUM PAYMENT ENDORSEMENT
Joint Coverage	up to 70%	20-YEAR PREMIUM PAYMENT ENDORSEMENT
Multiple Policies	10%	FULL NONFORFEITURE RIDER
		HOME & COMMUNITY BASED SERVICES FIRST DAY COVERAGE RIDER
		HOME & COMMUNITY BASED SERVICES MONTHLY BENEFIT RIDER
		HOME & COMMUNITY BASED SERVICES WAIVER OF PREMIUM BENEFIT RIDER:
		INDEMNITY BENEFIT RIDER
		LIMITED FAMILY CAREGIVER BENEFIT RIDER
		PAID-UP SURVIVOR BENEFIT RIDER
		RESTORATION OF BENEFITS RIDER
		SHORTENED BENEFIT PERIOD NONFORFEITURE RIDER

16. The company has sold long-term care insurance since **2000** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **MM500-P-KY & MM501-P-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 714	\$ 1,438	\$ 4,067
\$160 per day	\$ 816	\$ 1,644	\$ 4,648
\$180 per day	\$ 918	\$ 1,849	\$ 5,229

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Association/Employer	10%	Home Care Monthly Benefit Rider
Multi-Life Discount	10%	Home Care Waiver of Elimination Period Rider
Spouse/Partner Discount- Both spouse/partner must be covered	35%	Indemnity Benefit Rider
Spouse/Partner Discount-one spouse/partner is covered	5%	ROP -Restoration of Benefit Rider

16. The company has sold long-term care insurance since **2000** and sold this policy since **2008**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

MedAmerica Insurance Company

651 Holiday Drive
Foster Plaza Building 5
Pittsburgh, PA
15220-2740

800-544-0327

1. Policy form number: **GRPSPL-341**
2. Policy type: **Group**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 85**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90, 180 days**
7. Length of benefits available: **3 Years, 4 Years, 5 Years, 7 Years, Lifetime**
8. Nursing home benefits available: **\$2100 to \$12000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$2400 per month	\$ 407	\$ 1,043	\$ 2,811
\$3000 per month	\$ 509	\$ 1,304	\$ 3,513
\$3600 per month	\$ 611	\$ 1,565	\$ 4,217

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
married	averages about 33%	5% Compound 2X Max Inflation Protection
		5% Compound No Max Inflation Protection
		5% Simple Inflation Protection
		Full Return of Premium Nonforfeiture
		Guaranteed Period Option
		Restoration of Benefits
		Return of Premium Nonforfeiture
		Shared Care
		Shared Waiver of Premium
		Shortened Benefit Nonforfeiture
		Survivor Benefit

16. The company has sold long-term care insurance since **1992** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

This is a cash product with a monthly benefit.

1. Policy form number: **SPL2-336-KY**
2. Policy type: **Individual**
3. Payment option: **Disability Basis**
4. Issue ages: From **18 to 85**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90, 180 days**
7. Length of benefits available: **1 Years, 100000, 200000, 300000, 500000, 1000000 Pool of money**
8. Nursing home benefits available: **\$1500 to \$16000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in days 300

Elimination period in days 60

Age	55	65	75
\$4000 per month	\$ 1,388	\$ 2,931	\$ 7,647
\$4500 per month	\$ 1,630	\$ 3,458	\$ 9,023
\$6000 per month	\$ 1,915	\$ 4,074	\$ 10,607

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married, both insured	40%	Full Return of Premium Rider
Married, one insured	20%	Restoration of Benefits Rider
		Shared Care Rider
		Shared Waiver Rider
		Shortened Benefit Period Rider
		Survivor Benefit Rider

16. The company has sold long-term care insurance since **1992** and sold this policy since **2007**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

This a cash product with a monthly benefit and a cash benefit account rather than a benefit duration. The cash benefit amount used for the sample premium calculation is \$300,000.

Metropolitan Life Insurance Company

**200 Park Avenue
New York, NY
10166**

888-565-3761

1. Policy form number: **LTC2-FAC-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 45, 100 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 7 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Not Covered
Adult day care daily benefits / Not Covered
Respite care benefits / Not Covered
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 100

Age	55	65	75
\$140 per day	\$ 547	\$ 1,167	\$ 3,476
\$160 per day	\$ 626	\$ 1,334	\$ 3,972
\$180 per day	\$ 704	\$ 1,501	\$ 4,469

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married or Residential	15%	Shared Care Rider
Multilife	5% or 10%	Restoration of Benefits
Preferred	10%	Return of Premium on Death Rider
Spouse/Domestic Partner	30%	Survivorship Rider
		5% Automatic Compound Inflation
		5% Automatic Simple Inflation
		Future Purchase Option
		Ten Year Premium Payment Rider

16. The company has sold long-term care insurance since **1986** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **LTC2007-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **100 days**
7. Length of benefits available: **\$75000, \$100000, \$200000, \$300000, \$500000, \$1000000 Pool of money**
8. Nursing home benefits available: **\$3000 to \$15000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Not Covered
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in days 1000

Elimination period in days 100

Age	55	65	75
\$3000 per month	\$ 570	\$ 1,147	\$ 3,256
\$6000 per month	\$ 1,140	\$ 2,295	\$ 6,513
\$9000 per month	\$ 1,710	\$ 3,442	\$ 9,769

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married or Residential	15%	GPO automatically included for Simple Advantage
Multilife	5% or 10%	Nonforfeiture
Preferred Health	10%	Shared Care Rider
Spousal Discount	30%	

16. The company has sold long-term care insurance since **1986** and sold this policy since **2007**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Premiums above are based on a Total Benefit Amount. For \$3000 a month the Total Benefit Amount would be \$100000, for \$6000 a month the Total Benefit Amount would be \$200000, for \$9000 a month the Total Benefit Amount would be \$300000; all of which would translate to around 2.77 years in benefits.

Elimination period is based on Calendar Days and does not require any services be paid in order for a day to be satisfied.

LifeStage Advantage offers two plans: Simple Advantage that automatically includes a Guaranteed Purchase Option that gives the insured the option to double their coverage in one shot and in as little as three years after purchasing the policy. Custom Advantage gives the insured the option to choose between a 3% or 5% Automatic Compound Inflation or a Future Purchase Option. They also have the option to choose no inflation as well.

1. Policy form number: **LTC2-VAL-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 45, 100 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 7 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 100

Age	55	65	75
\$140 per day	\$ 670	\$ 1,412	\$ 4,143
\$160 per day	\$ 766	\$ 1,613	\$ 4,735
\$180 per day	\$ 861	\$ 1,815	\$ 5,327

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married or Residential	15%	Shared Care Rider
Multilife	5% or 10%	Home Care EP Rider
Preferred	10%	Calendar Day Rider
Spouse/Domestic Partner	30%	Indemnity Rider
		5% Automatic Compound Inflation
		5% Automatic Simple Inflation
		Future Purchase Option
		Survivorship Benefit Rider

16. The company has sold long-term care insurance since **1986** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **LTC2-PREM-KY**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 45, 100 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 7 Years**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Not Covered
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 100

Age	55	65	75
\$140 per day	\$ 1,171	\$ 2,427	\$ 6,959
\$160 per day	\$ 1,338	\$ 2,774	\$ 7,953
\$180 per day	\$ 1,505	\$ 3,121	\$ 8,947

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married or Residential	15%	5% Automatic Compound Inflation Rider
Maximum discount for Residential or Married & Preferred	25%	Survivorship Rider
Maximum discount for spouse/domestic partner & preferred	40%	Return of Premium Rider
Multilife	5% or 10%	5% Automatic Simple Inflation Rider
Preferred Health	10%	Shared Care Rider
Spouse/Domestic Partner	30%	Future Purchase Option
		Nonforfeiture Rider

16. The company has sold long-term care insurance since **1986** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **LTC2-Ideal-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 45, 100 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 7 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 45

Age	55	65	75
\$80 per day	\$ 339	\$ 708	\$ 2,032
\$100 per day	\$ 423	\$ 885	\$ 2,540
\$120 per day	\$ 508	\$ 1,063	\$ 3,047

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married or Residential	15%	Calendar Day Rider
Multilife	5% or 10%	Home Care EP Waiver Rider
Preferred	10%	Return of Premium Rider
Spouse/Domestic Partner	30%	Shared Care Rider
		5% Automatic Compound Inflation
		5% Automatic Simple Inflation
		Future Purchase Option Inflation
		Restoration of Benefits

16. The company has sold long-term care insurance since **1986** and sold this policy since **2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Minnesota Life Insurance Company

**400 Robert Street North
St Paul, MN
55101**

800-643-5728

1. Policy form number: **ML7500P-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 90, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 5 Years, Lifetime**
8. Nursing home benefits available: **\$40 to \$300 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Optional
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Optional
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 593	\$ 1,187	\$ 3,323
\$160 per day	\$ 678	\$ 1,356	\$ 3,798
\$180 per day	\$ 763	\$ 1,526	\$ 4,272

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Endorsed Group	10%	10-YEAR PREMIUM PAYMENT ENDORSEMENT
Joint Coverage	up to 80%	20-YEAR PREMIUM PAYMENT ENDORSEMENT
		FULL RETURN OF PREMIUM RIDER
		HOME AND COMMUNITY BASED CARE FIRST DAY COVERAGE RIDER
		HOME AND COMMUNITY BASED CARE INDEMNITY BENEFIT RIDER
		HOME AND COMMUNITY BASED CARE WAIVER OF PREMIUM BENEFIT RIDER
		MONTHLY HOME AND COMMUNITY BASED CARE BENEFIT RIDER
		RESTORATION OF BENEFITS RIDER
		SHARED BENEFIT AMOUNT RIDER
		SHORTENED BENEFIT PERIOD NONFORFEITURE RIDER

16. The company has sold long-term care insurance since **2006** and sold this policy since **2006**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Mutual of Omaha Insurance Company

**Mutual of Omaha Plaza
Omaha, NE
68175**

800-775-6000

1. Policy form number: **LTC0417**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **90 days**
7. Length of benefits available: **3 Years, 5 Years**
8. Nursing home benefits available: **\$50 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$125 per day	\$ 694	\$ 1,310	\$ 3,933
\$150 per day	\$ 833	\$ 1,572	\$ 4,720
\$175 per day	\$ 971	\$ 1,834	\$ 5,506

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits

16. The company has sold long-term care insurance since **1987** and sold this policy since **2007**.
17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

Additional option riders: Shortened Benefit / Non Forfeiture; Christian Science; Contingent Non Forfeiture; 5% Med Supp Discount; Spouse Shared Benefit.

Regarding prior rate increase: The only rate increase was on a prior generation product and we have no plans of increasing the rates on our current products.

1. Policy form number: **LTC04I**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 902	\$ 1,702	\$ 5,111
\$160 per day	\$ 1,030	\$ 1,945	\$ 5,841
\$180 per day	\$ 1,159	\$ 2,188	\$ 6,571

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Spouse Discount	30	Return of Premium /

16. The company has sold long-term care insurance since **1987** and sold this policy since **2004**.
17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

Additional optional riders: Shortened Benefit / Non Forfeiture; Christian Science; Contingent Non-Forfeiture
Regarding prior rate increase: The only rate increase was on a prior generation product and we have no plans of increasing the rates on our current products.

National States Insurance Company

**1830 Craig Park Court
Suite 100
St Louis, MO
63146**

800-868-6788

1. Policy form number: **QLT-1(02)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 89**
5. Pre-existing waiting period in months: **6**
6. Deductibles or elimination periods available with the policy: **0, 20, 100, 180 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years, 5 Years**
8. Nursing home benefits available: **\$20 to \$200 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Not Covered
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 100

Age	55	65	75
\$140 per day	\$ 364	\$ 756	\$ 2,128
\$160 per day	\$ 416	\$ 864	\$ 2,432
\$180 per day	\$ 468	\$ 972	\$ 2,736

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **No**
15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits

16. The company has sold long-term care insurance since **1989** and sold this policy since **2000**.
17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The Company has not raised its premium rates for this policy form or similar policy forms in this state or any other state in the last 10 years.

National States Insurance Company

1. Policy form number: **PAL-1(02)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **40 to 89**
5. Pre-existing waiting period in months: **6**
6. Deductibles or elimination periods available with the policy: **0, 20, 100, 180 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years, 5 Years**
8. Nursing home benefits available: **\$20 to \$200 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Not Covered
Caregiver training / Not Covered
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **No**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 100

Age	55	65	75
\$140 per day	\$ 308	\$ 644	\$ 1,890
\$160 per day	\$ 352	\$ 736	\$ 2,160
\$180 per day	\$ 396	\$ 828	\$ 2,430

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **No**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits

16. The company has sold long-term care insurance since **1989** and sold this policy since **1998**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The Company has not raised its premium rates for this policy form or similar policy forms in this state or any other state in the last 10 years.

National States Insurance Company

New York Life Insurance Company

6200 Bridge Point Pkwy.

Suite 400

Austin, TX

78730-5006

800-224-4582

1. Policy form number: **INH-5000 (KY) (1001)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 85**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 7 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Not Covered
Adult day care daily benefits / Not Covered
Respite care benefits / Included
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 508	\$ 1,028	\$ 2,629
\$160 per day	\$ 580	\$ 1,175	\$ 3,005
\$180 per day	\$ 653	\$ 1,321	\$ 3,381

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Marital Discount or Sibling Discount	15%	Couples Additional Benefits
Multi-Life Discount (Standard Rate Policies Only)	10%	Inflation - Auto Simple 1%-6%, or Auto Compound 5%
		Inflation - CPI,CPI+1 or CPI+2 Offers or Automatic
		Nonforfeiture
		Return of Premium
		Shared Care

16. The company has sold long-term care insurance since **1988** and sold this policy since **1/13/2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Rate stability is important to you and our company. New York Life has sold long-term care insurance since 1988. We have never applied for a rate increase, nor have we ever raised rates for any long-term care insurance policy sold in this, or any other state. While our past history does not guarantee that rates will not need to be increased in the future, we have designed, priced, and underwritten our policies with future rate stability in mind.

1. Policy form number: **ILTC-5000 (KY) (1001)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 85**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 7 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 788	\$ 1,607	\$ 4,246
\$160 per day	\$ 901	\$ 1,837	\$ 4,853
\$180 per day	\$ 1,014	\$ 2,067	\$ 5,459

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Marital Discount or Sibling Discount	15%	Couples Additional Benefits
Multi-Life Discount (Standard Rate Policies Only)	10%	Inflation - Auto Simple 1%-6%, or Auto Compound 5%
		Inflation - CPI,CPI+1 or CPI+2 Offers or Automatic
		Nonforfeiture
		Return of Premium
		Shared Care

16. The company has sold long-term care insurance since **1988** and sold this policy since **1/13/2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Rate stability is important to you and our company. New York Life has sold long-term care insurance since 1988. We have never applied for a rate increase, nor have we ever raised rates for any long-term care insurance policy sold in this, or any other state. While our past history does not guarantee that rates will not need to be increased in the future, we have designed, priced, and underwritten our policies with future rate stability in mind.

Northwestern Long Term Care Insurance Company

**720 East Wisconsin Avenue
Milwaukee, WI
53202**

877-582-6582

1. Policy form number: **RS.LTC(1101)**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **45, 90, 180 days**
7. Length of benefits available: **3 Years, 6 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Not Covered
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 90

Age	55	65	75
\$140 per day	\$ 837	\$ 1,548	\$ 4,178
\$160 per day	\$ 957	\$ 1,770	\$ 4,774
\$180 per day	\$ 1,076	\$ 1,991	\$ 5,371

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Companion	15%	Paid-up Non-forfeiture
Multi-Life	5%	Survivorship Benefit
Spousal	15%	Automatic Additional Purchase Benefit (AAPB)

16. The company has sold long-term care insurance since **1998** and sold this policy since **2001**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Physicians Mutual Insurance Company

**2600 Dodge Street
Omaha, NE
68131-2671**

800-645-4300

1. Policy form number: **P145KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 8 Years, Lifetime**
8. Nursing home benefits available: **\$1500 to \$12000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$4200 per month	\$ 900	\$ 1,755	\$ 5,010
\$4800 per month	\$ 1,029	\$ 2,005	\$ 5,726
\$5400 per month	\$ 1,157	\$ 2,256	\$ 6,442

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Franchise	5	Surviving Spouse Waiver of Premium, Joint Waiver of Premium, Home Cash Benefit, Waiver of the Elimination Period for HHC, Shared Care Benefit
Spouse, Married, Family Member	30,10,10	

16. The company has sold long-term care insurance since **1988** and sold this policy since **2004**.
17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **P148KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years, 5 Years, 8 Years, Lifetime**
8. Nursing home benefits available: **\$900 to \$9000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Optional
Adult day care daily benefits / Optional
Respite care benefits / Optional
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Optional
Alternate care benefits / Optional

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$4200 per month	\$ 573	\$ 1,117	\$ 3,190
\$4800 per month	\$ 654	\$ 1,276	\$ 3,646
\$5400 per month	\$ 736	\$ 1,436	\$ 4,102

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Spouse, Married, Family Member, Franchise	30,10,10,5	Surviving Spouse Waiver of Premium, Joint Waiver of Premium, Shared Care Benefit, Daily and Monthly Home and Community Care, Restoration of Benefits, Calendar Day Elimination Period

16. The company has sold long-term care insurance since **1988** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **P147KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 15, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **1 Years, 2 Years, 3 Years, 4 Years, 5 Years**
8. Nursing home benefits available: **\$900 to \$6000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Not Covered
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Not Covered
Equipment benefits / Included
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$4200 per month	\$ 492	\$ 962	\$ 2,750
\$4800 per month	\$ 562	\$ 1,099	\$ 3,143
\$5400 per month	\$ 632	\$ 1,236	\$ 3,536

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Spouse, Married, Family Member, Franchise	30,10,10,5	Surviving Spouse Waiver of Premium, Joint Waiver of Premium

16. The company has sold long-term care insurance since **1988** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

1. Policy form number: **P146KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 84**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 8 Years, Lifetime**
8. Nursing home benefits available: **\$1500 to \$12000 per Month**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$4200 per month	\$ 803	\$ 1,567	\$ 4,475
\$4800 per month	\$ 918	\$ 1,790	\$ 5,114
\$5400 per month	\$ 1,033	\$ 2,014	\$ 5,753

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Family Member	10	Joint Waiver of Premium
Franchise	5	Shared Care Benefit
Married	10	Surviving Spouse Waiver of Premium
Spouse	30	Home Cash Benefit
		Waiver of the Elimination Period for HHC

16. The company has sold long-term care insurance since **1988** and sold this policy since **2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Provident Life and Accident Insurance Company

**One Fountain Square
Chattanooga, TN
37402**

513-639-2000

1. Policy form number: **RLTCP03**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 80**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 30, 60, 90, 180, 365, 730 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$30 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Not Covered
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 685	\$ 1,401	\$ 3,774
\$160 per day	\$ 782	\$ 1,601	\$ 4,314
\$180 per day	\$ 880	\$ 1,801	\$ 4,853

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Preferred Health	20%	Survivorship Waiver of Premium Rider
Spouse	10%	5% Simple Benefit Increase Rider
		5% Compound Inflation Protection Rider
		Cash Surrender Non-forfeiture Rider
		Restoration of Benefits Rider
		Return of Premium at Death Rider
		Shortened Benefit Period - Non-forfeiture

16. The company has sold long-term care insurance since **2003** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The plan quoted includes 100% Professional Home and Community Care Benefit. Also available - Accelerated Payment Options - Single Payment, 5 years, 10 years or To Age 65.

1. Policy form number: **LTCT03**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 80**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 30, 60, 90, 180, 365, 730 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$30 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Not Covered
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 1,232	\$ 2,521	\$ 6,794
\$160 per day	\$ 1,408	\$ 2,882	\$ 7,764
\$180 per day	\$ 1,584	\$ 3,242	\$ 8,735

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Preferred Health	20%	CPI Benefit Increase Rider
Spouse	10%	5% Simple Benefit Increase Rider
		5% Compound Inflation Protection Rider
		Cash Surrender Non-forfeiture Rider
		Restoration of Benefits Rider
		Return of Premium at Death Rider
		Shortened Benefit Period - Non-forfeiture
		Survivorship Waiver of Premium Rider

16. The company has sold long-term care insurance since **2003** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

The plan quoted includes 100% Total Choice Home Care. An International Benefit is included in the Total Choice Home Care Benefit.

Accelerated Payment Options - Single Pay, 5 Years, 10 Years and To Age 65 available

1. Policy form number: **LTCP03**
2. Policy type: **Individual**
3. Payment option: **Indemnity**
4. Issue ages: From **18 to 80**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **20, 30, 60, 90, 180, 365, 730 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$30 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Not Covered
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 719	\$ 1,471	\$ 3,963
\$160 per day	\$ 831	\$ 1,681	\$ 4,529
\$180 per day	\$ 924	\$ 1,891	\$ 5,095

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Preferred Health	20%	CPI Benefit Increase Rider
Spouse	10%	5% Simple Benefit Increase Rider
		5% Compound Inflation Protection Rider
		Cash Surrender Non-forfeiture Rider
		Restoration of Benefits Rider
		Return of Premium at Death
		Shortened Benefit Period - Non-forfeiture
		Survivorship Waiver of Premium Rider

16. The company has sold long-term care insurance since **2003** and sold this policy since **2003**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

**The plan quoted includes 100% Professional Home and Community Care Benefit.
Accelerated Payment Options - Single Pay, 5 Years, 10 Years and To Age 65 available**

Prudential Insurance Company of America

**751 Broad Street
Newark, NJ
07102**

800-732-0416

1. Policy form number: **GRP 113306**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **30, 60, 90, 120, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 897	\$ 1,659	\$ 4,917
\$160 per day	\$ 1,025	\$ 1,896	\$ 5,619
\$180 per day	\$ 1,153	\$ 2,133	\$ 6,321

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Affiliation Discount	5	Monthly Benefit, Cash Benefit, Shared Care
ESP Discount	10 for Employee	
Spouse/Partner with 1 Policy	15	
Spouse/Partner with 2 Policies	30	

16. The company has sold long-term care insurance since **1986** and sold this policy since **3/28/2005**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

State Farm Mutual Automobile Insurance Company

Cash Alternative built into the base policy which provides a monthly fixed benefit in cash in lieu of reimbursement equal to 40% of the Home Care Daily Benefit reimbursement amount. The EP is counted in calendar days, not service days. The base policy also includes Restoration of Benefits, International Coverage, Waiver of Premiums and Contingent Non-Forfeiture.

1. Policy form number: **97059**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **30 to 79**
5. Pre-existing waiting period in months: **6**
6. Deductibles or elimination periods available with the policy: **30, 90, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 5 Years, 10 Years, Lifetime**
8. Nursing home benefits available: **\$100 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Not Covered
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 2

Elimination period in days 30

Age	55	65	75
\$150 per day	\$ 878	\$ 1,767	\$ 4,362
\$175 per day	\$ 1,024	\$ 2,062	\$ 5,089
\$200 per day	\$ 1,170	\$ 2,356	\$ 5,816

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Preferred Rates	90% of Standard Rates	Nonforfeiture Rider
Spousal Discount	30%	Simple Inflation Protection Rider

16. The company has sold long-term care insurance since **7/1/1987** and sold this policy since **4/1/2004**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **1**

18. Additional Comments:

**Consumer Contact Telephone Number: Contact your local State Farm Agent
Rates reflected above will be effective 3/1/2008.**

Transamerica Life Insurance Company

PO BOX 95303

Hurst, TX

76053

866-478-5209

1. Policy form number: **TLC 1-FP(KY)402**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 20, 30, 60, 90, 180 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 years Years, Lifetime**
8. Nursing home benefits available: **\$40 to \$400 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Optional
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Not Covered

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**

13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 1,070	\$ 1,870	\$ 4,923
\$160 per day	\$ 1,223	\$ 2,137	\$ 5,626
\$180 per day	\$ 1,376	\$ 2,404	\$ 6,330

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**

15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Married	40	3% Compound Bio
		Deferred Benefit Increase Option
		Nonforfeiture
		Return of Premium

16. The company has sold long-term care insurance since **1990** and sold this policy since **2002**.

17. Rate increases on this policy form or similar policy forms in the last ten years? **2**

18. Additional Comments:

Rates based on Single Preferred.

Rate increases on similar policy forms are based on tax-qualified policies.

Other additional benefits available include: Alternative Payment Benefit; 0-Day HHC Elimination Period; Home Modification Benefit; Medical Alert System Benefit; Hospice Care Benefit; Waiver of Premium; Lifetime Waiver of Premium; and Restoration of Nursing Home Benefits.

United of Omaha Life Insurance Company

**Mutual of Omaha Plaza
Omaha, NE
68175**

800-775-6000

1. Policy form number: **LTC06UI-TQ-KY**
2. Policy type: **Individual**
3. Payment option: **Expense Incurred**
4. Issue ages: From **18 to 79**
5. Pre-existing waiting period in months: **0**
6. Deductibles or elimination periods available with the policy: **0, 30, 60, 90, 180, 365 days**
7. Length of benefits available: **2 Years, 3 Years, 4 Years, 5 Years, 6 Years, 8 Years, Lifetime**
8. Nursing home benefits available: **\$50 to \$500 per Day**
9. Policy renewable: **Guaranteed**
10. Other benefits:

Assisted living benefits / Included
Home health care daily benefits / Included
Adult day care daily benefits / Included
Respite care benefits / Included
Return of premium / Included
Care coordination/care management / Included
Caregiver training / Included
Bed reservation benefits / Included
Equipment benefits / Included
Alternate care benefits / Included

11. At least one of the required inflation protection options listed below must be offered to the applicant who is applying for long-term care insurance:

Increases benefit levels annually in a manner so that the increases are compounded annually at a rate not less than 5%.

Guarantees the right to periodically increase benefit levels with the evidence of insurability, so long as the option has not been previously declined. The additional benefit is no less than the existing benefit compounded annually at 5%.

12. Is this policy to be tax qualified under IRS standards? **Yes**
13. Annual premium for :

Benefit period in years 3

Elimination period in days 60

Age	55	65	75
\$140 per day	\$ 823	\$ 1,516	\$ 4,418
\$160 per day	\$ 941	\$ 1,732	\$ 5,049
\$180 per day	\$ 1,058	\$ 1,949	\$ 5,680

14. Other optional discounts, riders or benefits not described in the response to previous questions available? **Yes**
15. Discounts that are available and optional riders/benefits:

Discount Type	Percent	Optional Riders / Optional Benefits
Spouse Discount	35%	Return of Premium

16. The company has sold long-term care insurance since **2005** and sold this policy since **2005**.
17. Rate increases on this policy form or similar policy forms in the last ten years? **0**

18. Additional Comments:

Additional Benefit Riders: Christian Science; Contingent Nonforfeiture.

Companies Offering Long-Term Care Insurance

Name	Address	City	State	ZIP	Phone
Allianz Life Insurance Company of North America	5701 Golden Hills Drive	Minneapolis	MN	55416	800-950-5872
Assurity Life Insurance Company	P.O. Box 82533	Lincoln	NE	68501	818-867-2300
Auto-Owners Life Insurance Company	6101 Anacapri Boulevard	Lansing	MI	48917	517-323-1493
Bankers Life and Casualty Company	600 West Chicago Avenue	Chicago	IL	60610	312-396-6087
Berkshire Life Insurance Company	700 South Street	Pittsfield	MA	01201	800-366-5463
CUNA Mutual Insurance Society	2000 Heritage Way	Waverly	IA	50677	319-483-2079
Combined Insurance Company of America	5050 North Broadway	Chicago	IL	60640	888-449-3623
Country Life Insurance Company	1701 Towanda Avenue	Bloomington	IL	61701	866-856-4760
Equitable Life and Casualty Insurance Company	3 Triad Center, Suite 200	Salt Lake City	UT	84180	800-352-5170
Genworth Life Insurance Company	6620 West Broad Street, Building 4	Richmond	VA	23230	804-484-7614
Great American Life Insurance Company	P.O. Box 559002	Austin	TX	78755	800-880-2745
John Hancock Life Insurance Company	P.O. Box 111	Boston	MA	02117	888-877-6075
Massachusetts Mutual Life Insurance Company	100 Bright Meadow Boulevard	Enfield	CT	06082	800-366-5463
MedAmerica Insurance Company	651 Holiday Drive, Foster Plaza Building 5	Pittsburgh	PA	15220	800-244-0327
Metropolitan Life Insurance Company	200 Park Avenue	New York	NY	10166	860-895-4506
Minnesota Life Insurance Company	400 Robert Street North	St. Paul	MN	55101	800-366-5463
Mutual of Omaha Insurance Company	Mutual of Omaha Plaza	Omaha	NE	68175	402-351-6530
National States Insurance Company	1830 Craig Park Court, Suite 100	St. Louis	MO	63146	800-868-6788
New York Life Insurance Company	6200 Bridge Point Parkway, Suite 400	Austin	TX	78730	512-703-5453
Northwestern Long Term Care Insurance Company	720 East Wisconsin Avenue	Milwaukee	WI	53202	414-661-3415
Physicians Mutual Insurance Company	2600 Dodge Street	Omaha	NE	68131	402-930-2449
Provident Life and Accident Insurance Company	1 Fountain Square	Chattanooga	TN	37402	207-575-3357
Prudential Insurance Company of America	751 Broad Street	Newark	NJ	07102	973-548-6616
State Farm Mutual Automobile Insurance Company	1 State Farm Plaza	Bloomington	IL	61710	309-766-5178
Transamerica Life Insurance Company	P.O. Box 95303	Hurst	TX	76053	817-285-3528
United Teacher Associates Insurance Company	P.O. Box 26580	Austin	TX	78755	800-880-8824
United of Omaha Life Insurance Company	Mutual of Omaha Plaza	Omaha	NE	68175	402-351-6530

Life Insurance Companies Offering Long-Term Care Riders

Name	Address	City	State	ZIP	Phone
Allianz Life Insurance Company of North America	5701 Golden Hills Drive	Minneapolis	MN	55416-1297	800-950-5872
AXA Equitable Life Insurance Company	1290 Avenue of the Americas	New York	NY	10104	212-314-5648
Genworth Life Insurance Company	2711 Centerville Road, Suite 400	Wilmington	DE	19808	888-322-4629
Golden Rule Insurance Company	7440 Woodland Drive	Indianapolis	IN	46278-1719	317-290-8100
Guaranty Income Life Insurance Company	929 Government Street	Baton Rouge	LA	70802-6089	225-383-0355
John Hancock Life Insurance Company	38500 Woodward Avenue	Bloomfield Hills	MI	48304	416-926-0100
Lafayette Life Insurance Company	1905 Teal Road	Lafayette	IN	47905-2225	866-452-9776
Monumental Life Insurance Company	4333 Edgewood Road NE	Cedar Rapids	IA	52499	319-355-8511
MONY Life Insurance Company of America	c/o Hennelly & Steadman, PLC, Goldsworthy House, 322 West Roosevelt	Phoenix	AZ	85003	212-314-2092
Nationwide Life & Annuity Company of America	300 Continental Drive	Newark	DE	19713-4399	610-407-1717
Nationwide Life and Annuity Insurance Company	One Nationwide Plaza	Columbus	OH	43215-2220	800-882-2822
Nationwide Life Insurance Company of America	1000 Chesterbrook Boulevard	Berwyn	PA	19312-1181	610-407-1717
New York Life Insurance and Annuity Corporation	200 Continental Avenue	Newark	DE	19713	212-576-7000
Nippon Life insurance Company of America	650 8th Street	Des Moines	IA	50309	212-682-3000
OM Financial Life Insurance Company	1001 Fleet Street	Baltimore	MD	21202	888-513-8797
Ozark National Life Insurance Company	500 East 9th Street	Kansas City	MO	64106-2627	816-842-6300
Protective Life Insurance Company	1620 Westgate Circle, Suite 200	Brentwood	TN	37027-8035	205-268-1000
Provident Life and Accident Insurance Company	1 Fountain Square	Chattanooga	TN	37402-1330	423-755-1011
ReliaStar Life Insurance Company	20 Washington Avenue South	Minneapolis	MN	55401	612-372-5432
Starmount Life Insurance Company	7800 Office Park Boulevard	Baton Rouge	LA	70809	225-926-2888
State Life Insurance Company	141 East Washington Street	Indianapolis	IN	46204	317-681-5300
Transamerica Life Insurance Company	4333 Edgewood Road Northeast	Cedar Rapids	IA	52499	319-398-8511
Trustmark Life Insurance Company	400 Field Drive	Lake Forest	IL	60045-2581	847-615-1500

DOI Mission Statement

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Kentucky Department of Insurance

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